AVIVA PRIVATE CLIENTS

Aviva Private Clients

Home Policy

Notice To Policyholders

Changes you need to know about before you renew your policy
This notice tells you about the changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance, and keep them together with your policy documents.

Changes to Your Aviva Private Client Home Policy
Below is a table of **key** changes to your policy by section. **Please read your policy wording which contains all changes made to your policy.**

Section	Change	Effect on Cover
Part II - Making a Claim	**Arbitration**- A new paragragh has been added to define our arbitration process	Clarification
Part V - Liability Section	**Animals**-Updated paragraph to clarify liability under Control of dogs regulation 1998 and Control of dogs act 1986	Clarification
Part VIII - Cyber		
Definitions	**Business activities**-Any activities carried out by you or on your behalf for business or professional purposes	Clarification
Definitions	**Computer systems**-Any computing or electronic device that connects to the internet or to other electronic devices and any associated	Clarification
Definitions	**Cyber operation** means the use of a technology system by, at the direction of, or under the control of a state to: 1. disrupt, deny access to or, degrade functionality of a technology system and or 2. copy, remove, manipulate, deny access to, destroy information in a technology system.	Clarification
Definitions	**Government** means government including its intelligence and security Services	Clarification
Definitions	**Impacted state** means the state in which the technology system affected by the cyber operation is physically located.	Clarification
Definitions	**State** means sovereign state	Clarification
Definitions	**Technology system** means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or backup facility.	Clarification
Definitions	**War**-This means: a) the use of physical force by a state against another state or as part of a civil war, rebellion, revolution or insurrection; and/ or b) military or usurped power orconfiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority; whether war be declared or not.	Clarification

Section	Change	Effect on Cover
Definitions	**Computer virus** means any malware, program code or programming instruction designed to damage Computer Systems	Clarification
Definitions	**Data** means facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by Computer Systems, but not including software and programs	Clarification
Definitions	**Home Systems** means Computer systems owned by you, or hired, leased or rented to you under written conditions	Clarification
Definitions	**War** - Any loss, damages, liability, defence costs, costs or expenses of any kind: directly or indirectly arising from a war or arising from a cyber operation. It shall be our responsibility to prove that this exclusion applies. You and we will consider such objectively reasonable evidence that is available at the time of a cyber operation to determine who carried out or directed such cyber operation. This may include formal or official statements by the government of the impacted state saying that they regard the cyber operation is due to another state or those acting at its direction or under its control.	Exclusion
Part VIII - Cyber Section	**Cyber Crime amendment**-A) Fraud Your personal financial loss as the result of a fraudulent communication or input, destruction or modification of data in any computer systems which results in: i) money being taken from your personal account; ii) your personal goods, services, property or financial benefit being transferred; or iii) any credit arrangement being made with your personal data; as long as you have not received any benefit in return. We will not pay for your financial loss related to business activities. We will also pay the cost of proving that transactions are fraudulent and that contracts or agreements were entered into fraudulently.	Clarification

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