Section A - Important Information: Policy Wording Update and Changes to your Policy Terms and Conditions

This document outlines the changes which will apply to your policy from your renewal date. Payment of your renewal is deemed to be an acceptance of your revised policy terms and conditions. To obtain a copy of the revised policy wording please contact your insurance broker / intermediary.

Definitions

Existing Definition	Updated Definition
Buildings Your home and its fixtures and fittings, interior decorations, swimming pools (but not outdoor spas and hot tubs), fuel, septic and service tanks, terraces, patios, decks, paths, driveways, tennis courts, walls, fences and gates for which you are legally responsible, all within the boundary of your home.	**Buildings** Your home and its fixtures and fittings, interior decorations, swimming pools, outdoor spas or hot tubs which are fixed or fitted to the premises, fuel, septic and service tanks, terraces, patios, decks, paths, driveways, tennis courts, walls, fences and gates for which you are legally responsible, all within the boundary of the risk address shown in your schedule. Buildings does not include: • wind turbines • polytunnels
Contents Household goods, personal belongings and valuables, including personal money up to the limit shown in the schedule; within your home which you or any member of your household own or for which you are responsible. The most we will pay for Contents in your domestic outbuildings is shown in your schedule.	**Contents** Household goods, personal belongings, home office equipment and valuables, including personal money up to the limit shown in the schedule; within your home which you or any member of your household own or for which you are responsible. The most we will pay for Contents in your domestic outbuildings is shown in your schedule.
Household You and anyone else who lives permanently with you at your home. Excluding; paying guests, tenants or lodgers.	**Household** You and anyone else who lives permanently with you at your home as their place of primary residence. Household does not include: guests or paying guests; tenants, or; lodgers.
Period of insurance The period shown in the schedule	**Period of insurance** The period of time as shown in the policy schedule during which you are insured by this policy.
A new Definition has been added – **Home office equipment** This includes: office furniture; any desktop computer or laptop including any accessories or devices connected physically or wirelessly to them; printers, scanners and photocopiers; modems; landline telephones; owned and used by members of the household within the home. Home office equipment does not include: any documentation or software of any type; mobile phones and/or games consoles (unless otherwise specifically covered by this policy); any item insured elsewhere	

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Section 1 – Buildings and Contents

Sec 1 – Buildings & Contents – Existing Wording	Sec 1 – Buildings & Contents – Updated Wording
8) Leaking or overflowing of water or oil from within any plumbing, heating or drainage system or fixed domestic appliance. **Trace and access –** we will pay the amount shown in your schedule to find the source of any oil or water leak causing damage which is covered by this event. **Loss of oil –** we will also pay the amount shown in your schedule to replace oil lost as a result of these events. We will not pay for the excess shown in your schedule or for loss or damage: • while your home is unfurnished or unoccupied for more than 60 days in a row; • caused by wear and tear or deterioration; • to walls or wall tiles caused by water from shower units; • to the component or appliance from which water leaks (unless caused by freezing).	**8.a. Leaking or overflowing of water or oil** from within any plumbing, heating or drainage system or fixed domestic appliance. **8.b. Trace and access –** we will pay the amount shown in your schedule to find the source of any water, oil or gas leak up to the limit shown in your policy schedule **8.c. Loss of oil –** we will also pay the amount shown in your schedule to replace oil lost as a result of these events. We will not pay for the excess shown in your schedule or for loss or damage: • while your home is unfurnished or unoccupied for more than 60 days in a row; • caused by wear and tear or deterioration; • to walls or wall tiles caused by water from shower units; • to the component or appliance from which water, oil or gas leaks (unless caused by freezing); • the gradual leaking or seepage of water from any bath, shower, wash hand basin and/or other sanitary fittings.
4) Falling trees or branches We will not pay for the excess shown in your schedule or for loss or damage: • to trees or the cost of removing fallen trees or branches; • caused by tree felling or lopping operations;	**4 Falling trees or branches** We will not pay for the excess shown in your schedule or for loss or damage: • to trees or the cost of removing fallen trees or branches; • caused by tree felling or lopping operations; • caused by falling trees or branches unless the home is damaged at the same time.
9) Theft or attempted theft We will not pay for the excess shown in your schedule or for loss or damage: • while your home is unfurnished or unoccupied for more than 60 days in a row; • to money or stamps unless force and violence are used to get into or out of the buildings; • while any part of the buildings are let, sublet, occupied by paying guests or used for business or professional purposes unless force and violence are used to get into or out of the buildings; • not reported to the police; • where the theft is carried out, or attempted, by any person(s) lawfully on the premises.	**9 Theft or attempted theft** We will not pay for the excess shown in your schedule or for loss or damage: • while your home is unfurnished or unoccupied for more than 60 days in a row; • to money or stamps unless force and violence are used to get into or out of the buildings; • while any part of the buildings are let, sublet, occupied by paying guests or used for business or professional purposes unless force and violence are used to get into or out of the buildings; • any incident not reported to the Gardaí within 24 hours of discovery; • where the theft is carried out, or attempted, by any person(s) lawfully on the premises; • we will not pay more than the amount shown in your policy schedule for contents in domestic outbuildings. This limit does not apply where the outbuilding is protected by a working intruder alarm.

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10) Riot, civil unrest, strikes, labour or political disturbances, vandalism or malicious acts We will not pay for the excess shown in your schedule or for loss or damage: • to boundary walls, fences, gates, decks, footpaths, driveways, terraces, tennis courts, patios, and swimming pools; • while your home is unfurnished or unoccupied for more than 60 days in a row; • caused by a person legally on the premises;	**10 Riot, civil unrest, strikes, labour or political disturbances, vandalism or malicious acts** We will not pay for the excess shown in your schedule or for loss or damage: • to boundary walls, fences, gates, decks, footpaths, driveways, terraces, tennis courts, patios, and swimming pools; • while your home is unfurnished or unoccupied for more than 60 days in a row; • caused by a person legally on the premises; • any incident not reported to the Gardaí within 24 hours of discovery.
20) Credit and debit cards If you or any family member living permanently with you become legally liable for costs following the loss of your credit or debit cards, we will pay these costs up to the amount shown in your schedule. This cover applies in Europe and for 30 days in any period of insurance anywhere in the world.	**20 Credit and debit cards** If you or any family member living permanently with you become legally liable for costs following the loss of your credit or debit cards, we will pay these costs up to the amount shown in your schedule. This cover applies in Europe and for 30 days in any period of insurance anywhere in the world. You will not have to pay an excess under this section.
21) Alternative accommodation If the buildings cannot be lived in because of any of the events 1 to 10, we will pay for; any loss of rent, or, other reasonable expense(s) you have to pay for similar accommodation, including putting pets in kennels, but only for the time needed to make your home fit to live in. We will not pay more than 15% of the buildings and contents sums insured.	**21 Alternative accommodation** If the buildings cannot be lived in because of any of the events 1 to 10, we will pay for; any loss of rent, or, other reasonable expense(s) you have to pay for similar accommodation, including putting pets in kennels, but only for the time needed to make your home fit to live in. All payments made under this section are subject to prior approval by us. We will not pay more than 15% of the buildings and contents sums insured for any one event.
22) Architects', surveyors', legal and other fees and associated costs; We will pay, within the sum insured on buildings, following damage by an insured event: • architects', surveyors' and legal fees; • the cost of shoring up, demolishing or • dismantling any part of the buildings, and • removing debris; and • the extra cost of meeting current building • regulations relating to that damage. All payments made under this section are subject to prior approval by us.	**22 Architects', surveyors', legal and other fees and associated costs** We will pay, within the sum insured on buildings, following damage by an insured event: • vouched architects', surveyors' and legal fees; • the cost of shoring up, demolishing or dismantling any part of the buildings, and removing debris; and • the extra cost of meeting current building regulations relating to that damage. All payments made under this section are subject to prior approval by us.

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23) Contents in the open We will cover loss or damage caused by an insured event (other than accidental damage) to contents, up to the amount shown in your schedule, while temporarily in the open and within the boundary of your home. We will not pay for loss or damage: • to bicycles; • when the buildings are unfurnished or unoccupied for more than 60 days in a row.	**23 Contents in the open** We will cover loss or damage caused by an insured event (other than accidental damage) to contents, up to the amount shown in your schedule, while temporarily in the open and within the boundary of your home. We will not pay for loss or damage: • to bicycles unless they are securely locked to an immovable structure/object or bike rack whilst parked; • by theft or attempted theft from any unattended vehicle unless: – all windows, including the sunroof, and doors are securely locked, and; – the property is completely concealed within a closed compartment or locked boot, and; – the vehicle is broken into using force or violence; • when the buildings are unfurnished or unoccupied for more than 60 days in a row**.**
25) Public and personal liabilities We will cover your legal liability for damages, costs and expenses for: a. bodily injury or disease to any person ;or b. loss or damage to any property. which arises during the period of insurance: • in your personal (rather than business) capacity; or • as an owner or occupier of the buildings (for accidents in or about the buildings). We will also cover any member of your household, or any domestic employee carrying out any duty on your behalf. We will not pay more than the amount shown in your schedule for all claims that are due to one cause, including all legal costs and expenses. If you or any person entitled to cover dies, we will cover your or their legal personal representatives for any liabilities that have arisen and are covered by this policy. We will not cover any legal liability: • to any household member or their employees; • for any property owned, used or in the possession of any member of your household; • in connection with the following. – Any profession or business – Tree felling or lopping operations – Your owning or using land other than within the boundary of your home – Incidents which happen outside Europe. You will not have to pay an excess under this section.	**25 Public and personal liabilities** We will cover your legal liability for damages, costs and expenses for: a. accidental bodily injury to any person; or b. loss or damage to any property; which arises during the period of insurance: • in your personal (rather than business) capacity; • as an owner or occupier of the buildings (for accidents in or about the buildings). We will also cover any member of your household, or any domestic employee carrying out any duty on your behalf. We will not pay more than the amount shown in your schedule for all claims that are due to one cause, including all legal costs and expenses. If you or any person entitled to cover dies, we will cover your or their legal personal representatives for any liabilities that have arisen and are covered by this policy. We will not cover any legal liability: • to any household member or their employees • for any property owned, used or in the possession of any member of your household; • in connection with the following: – any profession or business except where any member(s) of the household are working from the home and using home office equipment only; – any child minding facility at the home where more than 2 children are being cared in return for payment; – tree felling or lopping operations;– your owning or using land other than within the boundary of your home; – incidents which happen outside Europe. You will not have to pay an excess under this section

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27) Wedding and Christmas cover We will automatically increase your contents sum insured by 10%: a. for the month of December; and b. for 30 days before and after the wedding of any member of your immediate family.	**27.a. Christmas cover** We will automatically increase your contents sum insured by 10% for the month of December. **27.b. Wedding cover** We will automatically increase your contents sum insured by 10% for 30 days before and after the wedding of any member of your household. **27.c. New Baby contents cover** We will automatically increase your contents sum insured by 10% per new baby born to any member of your household for 30 days before the due date or birth of the baby; and 30 days after the birth the baby. This cover only applies where contents cover is in force as indicated on your policy schedule

New Benefits

New Benefit
30 Electric vehicle charging points We will cover accidental damage to your electric vehicle charging point where installed within the boundaries of your buildings. We will not pay more than the amount shown on your policy schedule for any one claim. This cover only applies where buildings cover is in force as indicated on your policy schedule. We will not pay loss or damage: • as a result of electrical breakdown; • to charging points installed for commercial use; • to any accessories required for use including electric vehicle charging leads.
31 Ride-on-lawnmower We will provide cover for ride on mowers for loss or damage caused by: • fire; • theft or attempted theft; whilst in a locked shed or building. We will not pay more than the amount shown on your policy schedule for any one claim. This cover only applies where contents cover is in force as indicated on your policy schedule. We will not pay loss or damage: • if the ride on mower is used for any commercial purposes; and, • where the home is not used as your main residence.
32 House rebuild to standard A3 energy level In the event that the we are satisfied that the private house needs to be totally rebuilt following damage by an insured event, we will cover the cost of rebuilding a minimum BER 'A3' rating, as long as the sums insured are adequate. This cover only applies where buildings cover is in force as indicated on your policy schedule.
33 Student's possessions Loss or Damage caused by insured events to contents temporarily removed from the home for the purpose of attending a college, university, institute of ttechnology or boarding school.

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The most we will pay is up to 20% of your contents sum insured for any one claim.

This cover only applies where contents cover is in force as indicated on your policy schedule.

We will not pay loss or damage resulting from or caused by:

- theft or attempted theft if force is not used to get into or out of the property;
- accidental damage.

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34 Emergency Access to Buildings
Damage caused to the Buildings, including costs to reinstate your garden within the boundaries of the buildings, by the Fire Brigade or Ambulance Services or An Garda Síochána for the purposes of gaining entry to the Buildings.

We will not pay more than the amount shown on your policy schedule for any one claim.

This cover only applies where buildings cover is in force as indicated on your policy schedule.

35 Rooms let to Lodgers / Paying Guests
You are permitted to let up to a maximum of 2 rooms with a maximum of up to 4 paying lodgers / paying guests in total.

This cover only applies where your policy schedule notes that the property is owner occupied and the property is occupied on a fulltime basis by members of the household at the same time.

We will not pay loss or damage resulting
from or caused by:
• theft or attempted theft while any part of the buildings are occupied by paying guests or lodgers unless force and violence are used to get into or out of the buildings;

Section 2 – Optional cover for jewellery, personal belongings, bicycles & money

Index linking Option D - specified items – Existing Wording	**Index linking Option D - specified items – updated Wording**
We automatically increase the sums insured for specified items (not including bicycles) at each renewal using the contents index that we feel best protects you against the effects of inflation	Please refer to the General policy conditions – all sections; Index linking, section of this policy. Items under this section are deemed to be contents in the context of index-linking.
Existing Wording -Optional cover for jewellery, personal belongings, bicycles and money We will not pay for the excess shown in your schedule or for loss or damage: • not reported to the police within 24 hours of discovering it.	**Optional cover for jewellery, personal belongings, bicycles and money – Updated Wording** We will not pay for the excess shown in your schedule or for loss or damage: • any loss, theft or attempted theft not reported to Gardai, or the relevant Police Force in the jurisdiction in which the loss occurs, within 24 hours of discovering it.
Option D - specified items – New Exclusion added	**Option D - specified items – New Exclusion Wording**
New Wording	We will not pay for loss or damage: • by theft or attempted theft from any unattended vehicle unless: – all windows, including the sunroof, and doors are securely locked, and; – the property is completely concealed within a closed compartment or locked boot, and; – the vehicle is broken into using force or violence.

Section 4 - Help in a home emergency cover the heading under this section has been amended

Existing heading	**Updated Heading**
(Emergency repair service provided by MAPFRE ASSISTANCE Agency Ireland)	This service is provided by Mapfre Assistance Ireland

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Section 5 – No claims discount

Section 5 – No claims discount – Existing Wording

We will reduce the premium you pay when you renew according to the following scale if we do not pay a claim under your policy during the period of Insurance.

Number of years claim – free	No-claim discount
Nil	0%
One	15%
Two	18%
Three	25%
Four	35%
Five	40%
More than five	40%

If we pay for a claim during any period of insurance, we will reduce your no-claim discount to 0% at your following renewal.

Any payment we make for jury service claims will not affect your no-claim discount.

You cannot transfer your no-claim discount to another person**.**

Section 5 – No claims discount – Updated Wording

We will allow a no-claim discount on your policy provided we do not pay out any claim in any period of insurance.

Number of years claim – free	No-claim discount
Nil	0%
One	15%
Two	18%
Three	25%
Four	35%
Five	40%
More than five	40%

The discount amount applied for the corresponding number of years claims free is illustrated above.

If we pay for any claim in any period of insurance, we will reduce your no-claim discount to 0% at the following renewal.

Where we pay a claim prior to the renewal date of the policy but a renewal invite has already been issued to you , we will reduce your no-claim discount to 0% at the next renewal occurring after the renewal which has already been invited.

Any payment made in respect of jury service claims will not affect your no-claims discount.

You should note that while some claims will not impact your no-claim discount on this policy you may still be required to disclose them in the course of applying for another insurance policy as any claim(s) may impact your ability to obtain another insurance policy.

You cannot transfer your no-claims discount to another person.

Section 6 – Home Insurance Claims

New wording has been added under this section

Under Insurance

If at the time of any loss or damage we deem you to be underinsured (i.e. the sum insured shown on the policy schedule, under any section, is deemed, by us, to be less than the total reinstatement value of that section), we may reduce your claim under that section by the same percentage for which you are underinsured.

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General policy conditions – all sections

General policy conditions - Existing wording	General policy conditions – New Wording
Keeping to policy terms We will only make a payment under this policy if you keep to the following conditions. a. You are under a duty to answer all questions, which we ask, honestly and with reasonable care. The answers in any proposal, statement of fact, declaration and any other document provided by you to us for this insurance must be true and complete. Any proposal, statement of fact, declaration and any other document provided by you to us will form part of your contract with us. b. You or any person on whose behalf you are making a claim must keep to the terms and conditions of the policy c. You may lose all benefit and cover under this policy if, since the start date of the policy or your last renewal date (whichever is the latest), there is a material change in your circumstances (which includes any new circumstances or changes in circumstances which alter the subject matter of this policy or the nature of the risk underwritten).To ensure you are fully protected, please tell us immediately of any changes in respect of circumstances relating to you, other members of your household or the property insured. d. You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage, and keep your home (and your caravan, if covered) in good repair.	Keeping to policy terms We will only make a payment under this policy if you keep to the following conditions. a. You are under a duty to answer all questions, which we ask, honestly and with reasonable care. The answers in any proposal, statement of fact, declaration and any other document provided by you to us for this insurance must be true and complete. Any proposal, statement of fact, declaration and any other document provided by you to us will form part of your contract with us. b. You or any person on whose behalf you are making a claim must keep to the terms and conditions of the policy; c. You may lose all benefit and cover under this policy if, since the start date of the policy or your last renewal date (whichever is the latest), there is a material change in your circumstances (which includes any new circumstances or changes in circumstances which alter the subject matter of this policy or the nature of the risk underwritten).To ensure you are fully protected, please tell us immediately of any changes in respect of circumstances relating to you, other members of your household or the property insured. Examples of changes you must tell us about include, but are not limited to the following; – if your home is, or is likely to become unoccupied; – if your home has not been permanently lived in, or is unlikely to be lived in, for 60 consecutive days; – if there is a change of use or occupancy at your residence; that differs from what is printed on your schedule / statement of fact document such as the letting or partial letting of the home or any of the outbuildings – the property becomes unoccupied or partially unoccupied for any period of time due to renovations or building works; – if the physical state of your buildings deteriorates in any way, including but not limited to where there is evidence of subsidence, e.g., cracking on internal or external walls d. You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage, and keep your home (and your caravan, if covered) in good repair.

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Cancelling the policy - Existing wording	Cancelling the policy – New Wording
You may cancel the policy at any time by contacting us to provide instruction to cancel the policy. The instruction must be provided by e-mail, in writing or via recorded telephone call. We may cancel the policy, or any section of the policy, by giving you 14 working days' notice by post to your last known address.	You may cancel the policy at any time by contacting us to provide instruction to cancel the policy. The instruction must be provided by e-mail, in writing or via recorded telephone call. We may cancel the policy, or any section of the policy, by giving you 14 working days' notice by post to your last known address.
Financial institution noted on policy	**Financial institution noted on policy – New Wording**
New policy wording	Financial institution noted on policy When a financial institution is noted on your policy: • we will advise the financial institution of the lapse or cancellation of cover or restriction of cover; • we may issue settlement cheques in joint names of you and the financial institution in respect of claims on the buildings section of the policy.
Sanction Limitation and Exclusion Clause	**Sanction Limitation and Exclusion Clause – New Wording**
New policy wording	No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General policy exclusions - all sections

Legal Liability – Existing Wording	Legal liability – New Wording
Legal liability If any section of this policy provides cover against any legal liability, we will not provide cover for, or arising in connection with, the following. a. You owning, controlling, keeping, being in charge of or using any breed of dog listed in Section 5(1) of the Control of Dogs Regulations 1998 – SI442/1998 and/or as provided for in the Control of Dogs Act 1986 (No. 32 of 1986) and the Control of Dogs (Amendment) Act 1992 (No. 13 of 1992) as same may be amended or supplemented from time to time or any new legislation or statutory instruments introduced relating to the control of dogs b. HIV (human immunodeficiency virus) or any HIV-related illness including AIDS (acquired immune deficiency syndrome) however caused or any variations of it c. Deliberate acts or neglect, including public and private nuisance d. Any agreement unless you would have been liable if the agreement did not exist e. You owning, keeping or using any motor or horse-drawn vehicle, aircraft, unmanned aerial vehicle (UAV), drones, radio-controlled aircraft, power-driven boat or yacht. This exclusion does not apply to: – motorised domestic gardening equipment operated by anyone over 14 years of age; – electrically powered children's toys;	Legal liability If any section of this policy provides cover against any legal liability, we will not provide cover for, or arising in connection with, the following: a. Liability arising directly or indirectly from the ownership, possession, being in charge of, use or control of: dangerous dogs as specified in Section 5(1) of the Control of Dogs Regulations 1998 (SI442/1998) or any other regulations made under the Control of Dogs Act 1986 (as amended), unless the ownership, possession, being in charge of, use or control is in accordance with the provisions of the Control of Dogs Act 1986, any amendments thereto, any regulations made under the Control of Dogs Act 1986 or any acts or statutory instruments made in relation to the control of dogs; b. the transmission of any disease; c. Deliberate acts or neglect, including public and private nuisance; d. Any agreement unless you would have been liable if the agreement did not exist; e. You owning, keeping or using any motor or horse-drawn vehicle, aircraft, unmanned aerial vehicle (UAV), drones, radio controlled aircraft, e-scooters, power-driven boat or yacht. This exclusion does not apply to: – motorised domestic gardening equipment provided the equipment is used in accordance with the manufacturer's instructions and guidelines including adherence to age limits or restrictions;

– motorised wheelchairs; which are used within the boundary of your home; – ride-on golf buggies, unless the owning, keeping or use of any such ride-on golf buggy is covered by any other policy or other specific insurance policy; but no cover applies in situations where you need insurance under any road traffic acts or laws. f. You owning, using or firing any firearm other than those licensed and used for sporting activities g. The supply of any product other than providing meals h. You owning a spa, whirlpool or hot tub unless it is disinfected and maintained according to the manufacturer's recommendations **i.** Using entertainment equipment or facilities provided by someone else in connection with any social event. j. Any legal liability relating to any golfing activities where any other insurance policy or specific insurance covers – any such golfing activity, – the use of any golfing equipment, – any golfing activity while on the premises of any Golf Club – playing golf on any golf course or – representing a Golf Club in its business or activities	– electrically-powered children's toys; – motorised wheelchairs; – mobility scooters; – ride-on golf buggies, unless the owning, keeping or use of any such ride-on golf buggy is covered by any other policy or other specific insurance policy; but no cover applies in situations where you need insurance under any road traffic acts or laws. f. You owning, using or firing any firearm other than those licensed and used for sporting activities g. The supply of any product other than providing meals h. You owning a spa, whirlpool or hot tub unless it is disinfected and maintained according to the manufacturer's recommendations i. Using entertainment equipment or facilities provided by a professional or commercial third party in connection with any social event unless the third party has adequate liability cover in place for their equipment j. Any legal liability relating to any golfing activities where any other insurance policy or specific insurance covers – any such golfing activity, – the use of any golfing equipment, – any golfing activity while on the premises of any Golf Club, – playing golf on any golf course or – representing a Golf Club in its business or activities.
Illegal actions of activities	**Illegal actions of activities – New Wording**
New Wording	We will not cover any loss, damage or liability arising from any illegal actions or activities carried out by or involving any members of the Household and/ or any person(s) indemnified by this policy.
Consequential loss	**Consequential loss – New Wording**
New Wording	This policy does not cover any consequential loss of any kind or description incurred by the insured or any member of their Household. A Consequential loss is defined as a loss arising indirectly from an insured event**.**
Wear and tear, maintenance, breakdowns and gradually operating causes	**Wear and tear, maintenance, breakdowns and gradually operating causes – New Wording**
New wording	We will not cover any loss, damage or liability caused by or resulting from: • any loss or damage caused by wear and tear and / or a gradually operating cause(s); • Chewing, scratching, tearing, or fouling, by pets or animals; • Electrical or mechanical breakdown; • Maintenance, or routine repair; • Wear and tear; • atmospheric or weather conditions; • wet or dry rot, fungus, mildew; • action of light; • any process of cleaning defrosting; • any process of dyeing; • any process involving restoration; • tree root action.
Insects and Vermin	**Insects and Vermin – New Wording**

	We will not cover any loss, damage or liability caused by or resulting from damage caused by vermin and insects
Cyber risks – Existing Wording	**Cyber risks - New Wording**
We will not cover any loss, damage or liability caused by, or resulting directly or indirectly from or in connection with: a losing, altering or damaging; or b reducing the functionality, availability or operation of; a computer system, hardware, program, software, a data information store, microchip, integrated circuit or similar device in computer or non-computer equipment whether belonging to you or not, that results from deliberately or negligently transferring a computer program that contains any malicious or damaging code.	We will not pay any loss or liability arising directly or indirectly from or in connection with a Cyber Loss For the purpose of this exclusion, Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any Cyber Act including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act. Cyber Act means a deliberate, unauthorised, malicious or criminal act or series of related deliberate unauthorised, malicious or criminal acts, regardless of time and place or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer system. Computer System means any computer hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Data storage device, networking equipment or back up facility. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Policy endorsements

The following endorsements have been added to your policy booklet but only apply if indicated in your policy schedule:

HW117 – Security Condition 1

It is a requirement of this policy that:

- all outside/external doors of the home are fitted with key operated, manufacturer approved door locks, and are designed to prevent unauthorised access to the home;
- all accessible windows are fitted with latches capable of securely fastening the window and are designed to prevent unauthorised access to the home;
- all locks and/or latches must be maintained in good working order;
- all outside/external doors of the home must be locked and accessible windows of the home fastened overnight and/or when there is nobody in the home;
- all keys must be;
  - removed from all outside/external doors of the home; and,
  - kept inside the home, out of sight of potential intruders; and/or, carried on or about your person, and/or when there is nobody in the home;

If at the time of incurring a loss you have failed to comply with the above requirements, we may decline any claim in respect of:

- theft or attempted theft at the home and buildings; and/or,
- any incident where your failure to comply with this condition is connected to any loss or claim arising.

HW118 Security – intruder alarm

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We have given you a discount because you have told us that you have an approved intruder alarm fitted in your home. It is a requirement of this policy that:

- the alarm system is installed and maintained in working order and in accordance with the manufacturer's instructions and requirements;
- the alarm system is activated and working when there is nobody in the home;

If at the time of incurring a loss you have failed to comply with the above requirements we will double the excess for any claim in respect of:

- theft or attempted theft at the home and buildings; and/or,
- any incident any incident where your failure to comply with this condition is connected to any loss or claim arising.

HW119 Security – monitored intruder alarm

We have given you a discount because you have told us that you have an approved third party monitored intruder alarm fitted in your home. It is a requirement of this policy that:

- the alarm system is installed and maintained in working order and in accordance with the manufacturer's instructions and requirements;
- the alarm system is activated and working when there is nobody in the home;
- the alarm system is connected to a 24 hour dedicated third party monitoring service;

If at the time of incurring a loss you have failed to comply with the above requirements we will double the excess for any claim in respect of:

- theft or attempted theft at the home and buildings; and/or,
- any incident where your failure to comply with this condition is connected to any loss or claim arising.

Aviva: Public