

Household Wording - Updates between Fairmead and Aviva



Section	Page	Fairmead Wording	Page	Aviva Wording 2023
Important Information about your Policy / Things we need to tell you about	1 - 6		1 - 6	Information on the new insurer. General info has been shuffled rearranged.
Definitions, Contents.	7	Contents that are within the premises shown in the schedule but not contained within the home or outbuildings at the time of loss or damage up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home),	7	Contents that are within the premises shown in the schedule but not contained within the home or outbuildings at the time of loss or damage up to £2,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home),
Definitions, Contents.	7	Domestic oil in fixed fuel oil tanks up to £750,	7	Domestic oil in fixed fuel oil tanks up to £2,500,
Our Service Commitment to You	11		11	Changes to Enquiries and complaints contacts
Cancelling this Policy	12		12	Cancellation info has been reworded
How to make a claim	13		13	New claims contact details
General Exclusions	19	13. Defective Design or Construction Exclusion	19	13. Workmanship and Design Exclusion
General Exclusions	19	14. Unoccupied or Unfurnished Properties	16	Included within "Changes in Circumstances"
Section One – Buildings, e. Increased metered water charges	22	What is not covered: More than £750 in any period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £750 in total	22	What is not covered: More than £5,000 in any period of insurance. If you claim for such loss under Section One buildings and Section Two contents, we will not pay more than £5,000 in total
Section One – Buildings, g. Locks	23	What is not covered: More than £500 in total.	23	What is not covered: More than £5,000 in any period of insurance. If you claim for such loss under Section One and Section Two, we will not pay more than £5,000 in total.
Section One – Buildings, h. water or oil escaping from any fixed tanks...	23	What is not covered: More than £2,500 any one event.	23	What is not covered: More than £5,000 in any period of insurance.

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Section One – Buildings, i. medical emergency...	23	What is not covered: More than £1,000 in any period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £1,000 in total.	23	What is not covered: More than £5,000 in any period of insurance. If you claim for such loss under Section One and Section Two, we will not pay more than £5,000 in total.
Section One – Buildings, j-n.	Added		23	New sections
Important Notice	Added		25	Dangerous Dogs Act 1991 Defective Premises Act 1972
Conditions that apply to Section One – Buildings only	Added		28	Inflation protection
Section Two – Contents, d and e.	28	ordering has been reversed. d. Loss or damage to contents belonging to visitors as a result of insured events 1 to 10 What is not Covered: ...More than £250 for any one visitor.	31	ordering has been reversed. e. Loss or damage to contents belonging to visitors as a result of insured events 1 to 10 What is not Covered: ...More than £1,000 for any one visitor.
Section Two – Contents, g. Locks	29	What is not covered: More than £500 in total.	31	What is not covered: More than £5,000 in any period of insurance. If you claim for such loss under Section One and Section Two we will not pay more than £5,000 in total.
Section Two – Contents, h. Increased metered water charges	29	What is not covered: More than £750 in any period of insurance. If you claim for such loss under Section 1 (buildings) and Section 2 (contents), we will not pay more than £750 in total.	31	What is not covered: More than £1,500 in any period of insurance. If you claim for such loss under Section One and Section Two we will not pay more than £1,500 in total.
Section Two – Contents, k. Gifts	30	The Contents sum insured shown in the schedule is automatically increased by £3,500 for gifts within the home during the month in which you celebrate a religious festival, wedding day or birthday. What is not covered: Loss or damage occurring outside of the period of insurance.	32	The contents sum insured shown in the schedule is automatically increased for gifts within the home one month before and one month after a religious festival, wedding day or birthday What is not covered: - More than £5,000 any one claim, - Loss or damage occurring outside of the period of insurance.

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Section	Page	Fairmead Wording	Page	Aviva Wording 2023
Section Two – Contents, l. University/College	30	What is not covered: - More than £2,500 in total, - More than £500 for any one item, - Theft unless following forcible and violent entry.	32	What is not covered: - More than £5,000 in any one period of insurance, - More than £500 for any one item, - Theft unless following forcible and violent entry.
Section Two – Contents, m. Electronic information	30	What is not covered: More than £500 in any one period of insurance,	32	What is not covered: More than £1,000 in any one period of insurance,
Section Two – Contents, n. Frozen Food	30	What is not covered: More than £500 in any one period of insurance.	32	What is not covered: More than £1,000 in any one period of insurance.
Section Two – Contents, o. medical emergency...	30	What is not covered: More than £1,000 in any one period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £1,000 in total.	32	What is not covered: More than £5,000 in any one period of insurance. If you claim for such loss under Section One and Section Two, we will not pay more than £5,000 in total.
Section Two – Contents, p. Removing illegally dumped items	Added		32	New section
Accidental Damage to the Contents	30	What is not covered: a) Damage or any proportion of damage which we specifically exclude elsewhere under Section 2 (Contents), b) More than £1,000 in total for porcelain, china, glass and other brittle articles, c) Money, credit cards, documents or stamps, d) Damage to contact, corneal or micro corneal lenses e) Damage caused by dryness, dampness, extremes of temperature and exposure to light, f) Damage caused by domestic pets.	33	What is not covered: a) Damage or any proportion of damage which we specifically exclude elsewhere under Section Two, b) More than £1,000 in total for porcelain, china, glass and other brittle articles, c) More than £500 for mobile phones unless otherwise stated in the schedule d) More than £1,500 for portable computer equipment unless otherwise stated in the schedule e) Money, credit cards, documents or stamps, f) Damage to contact, corneal or micro corneal lenses g) Damage caused by dryness, dampness, extremes of temperature and exposure to light, h) Damage caused by domestic pets.
Section Two – Contents Important Notice	Added		37	Dangerous Dogs Act 1991 Defective Premises Act 1972
Conditions that apply to Section Two – Contents only	Added		38	Inflation protection

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Section Three – Valuables and Personal Belongings	35	<p>What is covered: Accidental loss, damage or theft of your valuables and Personal Belongings listed in the schedule occurring during the period of insurance when in the United Kingdom or when elsewhere in the world during a temporary visit not exceeding 60 days in any one period of insurance.</p> <p>What is not covered:</p> <ul style="list-style-type: none"> - Damage caused by moth, vermin or rot - Damage from electrical or mechanical faults or breakdown, - More than £2,500 for any one item (including articles forming a pair or set) unless stated otherwise in the schedule or the specification(s) attached to the schedule, - Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon, - Damage to guns caused by rusting or bursting barrels, - Breakage of any sports equipment whilst in use, - Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision, - More than £1,500 in total in respect of portable computer equipment unless otherwise stated in the schedule, - More than £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant, - More than £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during Your absence from such rooms, - Loss or damage caused by domestic pets, - Riot or civil commotion outside the United Kingdom, - Depreciation in value, - More than £500 per claim for loss or damage to mobile phones or pagers unless otherwise stated in the schedule 	39	<p>What is covered: Accidental loss, damage or theft of your valuables and personal belongings listed in the schedule occurring during the period of insurance when in the United Kingdom and up to 60 days elsewhere in the world during a temporary visit during the period of insurance. We will pay up to the following limits, unless you have selected a higher limit and this is stated in your schedule:</p> <ul style="list-style-type: none"> a. Up to £2,500 for any one item (including articles forming a pair or set), b. Up to £1,000 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant, c. Up to £500 for mobile phones, d. Up to £1,500 for portable computer equipment <p>What is not covered:</p> <ul style="list-style-type: none"> a. Damage caused by moth, vermin or rot b. Damage from electrical or mechanical faults or breakdown, c. Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon, d. Damage to guns caused by rusting or bursting barrels, e. Breakage of any sports equipment whilst in use, f. Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision, g. Loss or damage caused by domestic pets, h. Riot or civil commotion outside the United Kingdom, i. Depreciation in value,