

## Household Wording Updates - Aviva to Zurich/Hiscox

As of 1<sup>st</sup> April 2026 the insurer for our home policy has changed from Aviva Insurance Limited to Zurich Insurance Company Ltd and Hiscox Underwriting Ltd. Below is a list of changes/improvements to the wording.

Wording Section	Page	Aviva Wording (2023 or 2025)	Page	Zurich and Hiscox Wording (2026)
Welcome	3		3	Second paragraph removed
The Insurers or Service Providers	4		4	Information on the new insurers
Definitions	7	Bodily Injury Includes death or disease.	7	Bodily Injury Physical bodily harm, including resulting sickness, disease or loss of life resulting from physical bodily harm.
Definitions	7	Contents include: <ul style="list-style-type: none"> <li>• Contents in outbuildings up to £2,500, unless otherwise stated in the schedule,</li> <li>• Domestic oil in fixed fuel oil tanks up to £2,500,</li> <li>• Money and credit cards up to £500 in total, unless otherwise stated in the schedule.</li> </ul>	7	Contents include: <ul style="list-style-type: none"> <li>• Contents in outbuildings up to £5,000, unless otherwise stated in the schedule,</li> <li>• Domestic oil in fixed fuel oil tanks up to £5,000,</li> <li>• Money and credit cards up to £1,000 in total, unless otherwise stated in the schedule.</li> </ul>
Definitions	9	Outbuildings Garden sheds, summer houses, greenhouses or other similar structures on a permanent foundation and used for domestic purposes, up to a maximum of £10,000 any one outbuilding, unless specifically stated otherwise in the policy schedule.	9	Outbuildings Garden sheds, summer houses, greenhouses or other similar structures on a permanent foundation and used for domestic purposes, up to a maximum of £25,000 any one outbuilding, unless specifically stated otherwise in the policy schedule.
Definitions	9		9	Personal belongings does not include: <ul style="list-style-type: none"> <li>• Motorised land vehicle (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories</li> </ul>
General Conditions	17	Fraud  Then: <ul style="list-style-type: none"> <li>• we shall not pay the claim;</li> <li>• we shall not pay any other claim which has been or will be made under the policy;</li> <li>• we may declare the policy void;</li> <li>• we shall be entitled to recover from you the amount of any claim paid under the policy since the last renewal date;</li> <li>• we shall not make any return premiums;</li> <li>• we may inform the Police of the circumstances</li> </ul>	17	Fraud  Then one, several or all of the following remedies may apply: <ul style="list-style-type: none"> <li>• we shall not pay any claim from the date of the fraudulent act;</li> <li>• we may cancel the policy from the date of the fraudulent act;</li> <li>• we shall be entitled to recover from you the amount of any claim paid under the policy since the date of the fraudulent act;</li> <li>• we shall not make any return premiums;</li> <li>• we may inform the Police of the circumstances</li> </ul>

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General Exclusions	18	<p>Pollution or Contamination Exclusion</p> <p>We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> <li>• When caused by oil or water escaping from a fixed oil or fixed water installation, or</li> <li>• When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the home, and</li> <li>• Reported to us not later than 30 days from the end of the period of insurance,</li> </ul> <p>In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</p>	18	<p>Pollution or Contamination Exclusion</p> <p>We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> <li>• When caused by oil or water escaping from a fixed oil or fixed water installation,</li> <li>• When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the home, and</li> <li>• Reported to us not later than 30 days from the end of the period of insurance,</li> </ul> <p>In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</p>
General Exclusions	18	<p>Electronic Data Exclusion</p> <p>We will not pay for:</p> <p>a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and</p> <p>b) Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> <li>• Computer viruses, erasure or corruption of electronic data,</li> <li>• The failure of any equipment to correctly recognise the change of date.</li> </ul> <p>For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.</p>	18	<p>Cyber Exclusion</p> <p>We will not pay for any loss, damage, liability, cost or expenses caused directly by:</p> <p>a. the use of, or inability to use, any application, software or programme or any equipment they support;</p> <p>b. the presence or impact of any computer virus or malicious code;</p> <p>c. any hacking or cyber attack [meaning a deliberate or malicious attempt to access or damage computers];</p> <p>ord. any computer-related hoax or the threat of such hoax;</p> <p>However, this exclusion only applies to any items that are directly impacted by the above, and we will pay for any resultant loss or damage to other insured property that would otherwise be covered by this insurance. The costs of fixing cyber issues or replacing or repairing the cyber operated piece of equipment remain excluded.</p>

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General Exclusions	added		19	<p>Solar Weather</p> <p>We will not pay for any loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with:</p> <p>a. Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions;</p> <p>b. Any fear or threat of a; or</p> <p>c. Any action taken in controlling, preventing, suppressing, responding or in any way related to a or b above.</p>
General Exclusions	added		20	<p>Communicable Disease</p> <p>We will not pay for any loss, damage or liability directly or indirectly caused by, contributed to by, resulting from or in connection with:</p> <p>a. Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome;</p> <p>b. Any fear or threat of a; or</p> <p>c. Any action taken in controlling, preventing, suppressing, responding or in any way related to a or b above.</p>
Section One - Buildings	23	<p>What is covered: h. If your buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your home, we will pay the cost of removing and replacing any other parts of your buildings necessary to find and repair the source of the leak and making good.</p> <p>What is not covered: More than £5,000 in any period of insurance</p>	24	<p>What is covered: h. If your buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your home, we will pay the cost of removing and replacing any other parts of your buildings necessary to find and repair the source of the leak and making good.</p> <p>What is not covered: More than £10,000 in any period of insurance</p>

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Section One – Buildings	23	<p>What is covered:</p> <p>i. Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home</p> <p>What is not covered:</p> <p>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.</p>	24	<p>What is covered:</p> <p>i. Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home</p> <p>What is not covered:</p>
Section One - Buildings	23	<p>What is covered:</p> <p>l. The costs, which are competitive in the relevant marketplace, of replacing or refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks following loss or damage covered under Section One</p> <p>What is not covered:</p> <p>More than £1,000 in any period of insurance</p>	24	<p>What is covered:</p> <p>l. The costs, which are competitive in the relevant marketplace, of replacing or refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks following loss or damage covered under Section One</p> <p>What is not covered:</p> <p>More than £2,500 in any period of insurance</p>
Section One - Buildings	added		25	<p>What is covered:</p> <p>The costs of re-instating the gardens to their original condition following loss or damage covered under Section One</p> <p>What is not covered:</p> <ul style="list-style-type: none"> <li>• More than £5,000 in any period of insurance</li> <li>• More than £500 for any one tree, shrub or plant</li> </ul>
Section One - Buildings - How we deal with your claim	27	<p>3. If your buildings have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all your buildings in the same way, size, style and appearance as when they were new, including fees and related costs, we will pay the cost of reinstating or replacing the damaged parts of your buildings and we will, where appropriate, take off an amount for wear and tear.</p>	28	<p>3. If your buildings have not been kept in a good state of repair we will pay the cost of reinstating or replacing the damaged parts of your buildings and we will, where appropriate, take off an amount for wear and tear.</p>
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Section Two - Contents	31	What is covered: Increased metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section Two 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.	32	What is covered: Increased metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section Two 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	32	What is covered: n. The cost of replacing your food in your refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the period of insurance.  What is not covered: • More than £1,000 in any one period of insurance.	33	What is covered: n. The cost of replacing your food in your refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the period of insurance.  What is not covered: • More than £2,000 in any one period of insurance.
Section Two - Contents	32	What is covered: o. Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home  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.	33	What is covered: o. Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home  What is not covered:
Section Three – Valuables and Personal Belongings (cover away from the Home)	39	What is not covered: Any shortages due to error or omission, Loss of value, More than £500 in total, any one event, Loss where conditions under which your credit card(s) were issued to you have been breached.	40	What is not covered: Any shortages due to error or omission, Loss of value, More than £1,000 in total, any one event, Loss where conditions under which your credit card(s) were issued to you have been breached.

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Section Three – Valuables and Personal Belongings (cover away from the Home)	40	Proportionate remedy If the cost of replacing or repairing the valuables and personal belongings is more than your sum insured at the time of any loss or damage, then we will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium you have paid for your valuables and personal belongings is equal to 75% of what your premium would have been if your valuables and personal belongings sum insured was enough to replace them as new, then we will pay up to 75% of any claim made by you.	41	Proportionate remedy For specified valuables and personal belongings if the cost of replacing or repairing the valuables and personal belongings is more than your sum insured at the time of any loss or damage, then we will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium you have paid for your valuables and personal belongings is equal to 75% of what your premium would have been if your valuables and personal belongings sum insured was enough to replace them as new, then we will pay up to 75% of any claim made by you. For unspecified valuables and personal belongings we will pay up to the sum insured shown on the schedule.