

MNW Wording Updates - Aviva to Zurich/Hiscox

As of 1st April 2026 the insurer for our Mid Net Worth 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	6	Bodily Injury Physical injury including accidental death, disease or illness	6	Bodily Injury Physical bodily harm, including resulting sickness, disease or loss of life resulting from physical bodily harm.
Definitions	7	Buildings • radio and TV aerials, satellite dishes, solar panels, external lighting, alarm systems, surveillance equipment and lifts;	7	Buildings • radio and TV aerials, satellite dishes, solar panels, wind turbines, external lighting, alarm systems, surveillance equipment and lifts;
Definitions	8	The household goods and personal belongings of your home all of which belong to you or for which you have a legal responsibility, including: • trailers, horse trailers and trailer tents up to £5,000 in total; • motor vehicles other than those defined under land vehicles;	8	The household goods and personal belongings of your home all of which belong to you or for which you have a legal responsibility, including: • trailers, horse trailers and trailer tents up to £15,000 in total; • motorised land vehicles other than those defined under land vehicles;
General Conditions	16	Large Loss Excess Waiver In the event of a claim for loss or damage covered by this insurance exceeding £30,000, the excess shown in your schedule will not apply. This Large Loss excess Waiver does not apply: • to any subsidence excess • to any additional voluntary excess(es) • where we have applied an additional increased excess by endorsement	16	Large Loss Excess Waiver In the event of a claim for loss or damage covered by this insurance exceeding £15,000, the excess shown in your schedule will not apply. This Large Loss excess Waiver does not apply: • to any subsidence excess • to any additional voluntary excess(es) • where we have applied an additional increased excess by endorsement
General Conditions	18	Changes in circumstances • any increase in the value of your household contents or the rebuilding cost of your buildings;	18	Changes in circumstances • any increase in the value of your household contents, fine art and antiques or valuables or the rebuilding cost of your buildings
General Conditions	19	Fraud Then: • we shall not pay the claim; • we shall not pay any other claim which has been or will be made under the policy; • we may declare the policy void; • we shall be entitled to recover from you the amount of any claim paid under the policy since the last renewal date; • we shall not make any return premiums; • we may inform the Police of the circumstances	19	Fraud Then one, several or all of the following remedies may apply: • we shall not pay any claim from the date of the fraudulent act; • we may cancel the policy from the date of the fraudulent act; • we shall be entitled to recover from you the amount of any claim paid under the policy since the date of the fraudulent act; • we shall not make any return premiums; • we may inform the Police of the circumstances

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General Exclusions	20	<p>Pollution or Contamination Exclusion 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"> • when caused by oil or water escaping from a fixed oil or fixed water installation, or • 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 • reported to us not later than 30 days from the end of the period of insurance, <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>	20	<p>Pollution or Contamination Exclusion 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"> • when caused by oil or water escaping from a fixed oil or fixed water installation, • 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 • reported to us not later than 30 days from the end of the period of insurance, <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	21	<p>Electronic Data Exclusion 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 b) any legal liability of whatsoever nature,</p> <p>directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> • computer viruses, erasure or corruption of electronic data, • the failure of any equipment to correctly recognise the change of date. <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>	21	<p>Cyber Exclusion 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; b. the presence or impact of any computer virus or malicious code; c. any hacking or cyber attack [meaning a deliberate or malicious attempt to access or damage computers]; or d. any computer-related hoax or the threat of such hoax; 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>
General Exclusions	22	<p>Building Works We will not pay for any loss or damage resulting from any work to your home, which is not routine repair, maintenance or decoration, where the cost of the work exceeds a total contract value of £75,000, unless the work has been agreed by us.</p>	22	<p>Building Works We will not pay for any loss or damage resulting from any work to your home, which is not routine repair, maintenance or decoration, where the cost of the work exceeds a total contract value of £100,000, unless the work has been agreed by us.</p>

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General Exclusions	23			<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	23			<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>If you have an up-to-date survey of the buildings and have insured your buildings for the sums insured mentioned, we will pay the full cost of rebuilding or repairing the damage at the time of loss or damage, even if this is more than the sum insured, except for buildings that are Grade 1 listed. The survey must have been carried out by an independent Chartered Surveyor no more than three years before the start of the period of insurance and must have been authorised by us.</p>	24	<p>If you have an up-to-date survey of the buildings and have insured your buildings for the sums insured mentioned, we will pay the full cost of rebuilding or repairing the damage at the time of loss or damage, even if this is more than the sum insured, provided that:</p> <ul style="list-style-type: none"> • The buildings are not Grade 1 or Category A listed; • The survey was carried out by an independent RICs qualified surveyor no more than five years before the start of the period of insurance and was authorised by us; • The sum insured for buildings has been maintained since the date of the survey and includes any adjustments suggested by us and annual adjustments for indexation; • You have not carried out works to the property exceeding £100,000 and failed to notify us • Your primary mortgagee or its assignees haven't recalled your mortgage, preventing you from repairing, replacing or rebuilding your home

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Section One - Buildings	24	<p>Building Works We will pay for loss or damage to the buildings whilst works are being carried out to your home which are not routine repair, maintenance or decoration, up to a contract value of £75,000. We will also cover any newly acquired unfixed building materials, supplies, fixtures and fittings which are owned by you and kept at the insured premises.</p>	25	<p>Building Works We will pay for loss or damage to the buildings whilst works are being carried out to your home which are not routine repair, maintenance or decoration, up to a contract value of £100,000. We will also cover any newly acquired unfixed building materials, supplies, fixtures and fittings which are owned by you and kept at the insured premises.</p>
Section One - Buildings	24	<p>Damage Caused by Domestic Pets We will pay up to £2,500 in any one period of insurance in respect of damage to the buildings caused by your domestic pets due to chewing, scratching, tearing or fouling. The most we will pay under section one – buildings and section two – household contents, fine art and antiques and valuables combined is £2,500</p>	25	<p>Damage Caused by Domestic Pets We will pay up to £10,000 in any one period of insurance in respect of damage to the buildings caused by your domestic pets due to chewing, scratching, tearing or fouling. The most we will pay under section one – buildings and section two – household contents, fine art and antiques and valuables combined is £10,000.</p>
Section One - Buildings	24	<p>Fatal Injury and acquired disability We will pay the following amounts for fatal injury to you, happening at the insured premises, caused by outward and visible violence by burglars or by fire: <ul style="list-style-type: none"> • £50,000 if such injury results in your death within 12 months of the incident; and/or • Up to £15,000 where injury is sustained following the above events which necessitates alterations to the buildings to enable your continued occupation. The maximum we will pay for any one incident is £100,000; if you claim under both Section One and Section Two the most we will pay for any one incident is £100,000. We will not pay for injury to or death of any domestic employee.</p>	25	<p>Fatal Injury and acquired disability We will pay the following amounts for fatal injury to you, happening at the insured premises, caused by outward and visible violence by burglars or by fire: <ul style="list-style-type: none"> • £50,000 if such injury results in your death within 12 months of the incident; and/or • Up to £50,000 where injury is sustained following the above events which necessitates alterations to the buildings to enable your continued occupation. The maximum we will pay for any one incident is £100,000; if you claim under both Section One and Section Two the most we will pay for any one incident is £100,000. We will not pay for injury to or death of any domestic employee.</p>
Section One - Buildings	24	<p>Emergency Preventative Measures We will pay up to £2,500 in any one period of insurance for costs incurred by you in taking reasonable temporary measures to avoid or mitigate potential loss or damage caused by storm or flood.</p>	25	<p>Emergency Preventative Measures We will pay up to £5,000 in any one period of insurance for costs incurred by you in taking reasonable temporary measures to avoid or mitigate potential loss or damage caused by storm or flood.</p>
Section One - Buildings		NEW COVER	25	<p>Environmental Upgrade Following loss or damage to the buildings covered under Section One we will pay up to £10,000 towards the costs of installing a solar, wind or other environmental system as part of repairs to the heating, water or electrical system of your home. We will not pay where: <ul style="list-style-type: none"> • Costs have been incurred prior to our written approval; • You had such a system installed at your home before the loss </p>

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Section One - Buildings	25	<p>Forced Evacuation If you are denied access to your insured premises by the public authorities following loss or damage occurring at a neighbouring property, that would have been covered had it been insured under the terms and conditions of this policy, we will, subject to our prior consent and approval, reimburse you for the cost of necessary and comparable alternative accommodation incurred by you but not for more than a period of 30 days</p>	26	<p>Forced Evacuation If you are denied access to your insured premises by the public authorities following loss or damage occurring at a neighbouring property, that would have been covered had it been insured under the terms and conditions of this policy, we will, subject to our prior consent and approval, reimburse you for the cost of necessary and comparable alternative accommodation incurred by you but not for more than a period of 120 days</p>
Section One - Buildings	25	<p>Garden Cover We will pay the costs of restoring your garden following loss or damage to the garden caused by fire, lightning, collision, impact, theft, attempted theft, vandalism, malicious acts or a forced access to deal with a medical emergency, up to £10,000 for any one claim. We will only pay up to £1,000 for replacing any one tree, shrub or plant.</p>	26	<p>Garden Cover We will pay the costs of restoring your garden following loss or damage to the garden caused by fire, lightning, collision, impact, theft, attempted theft, vandalism, malicious acts or a forced access to deal with a medical emergency, up to 10% of the buildings sum insured for any one claim. We will only pay up to £2,500 for replacing any one tree, shrub or plant.</p>
Section One - Buildings	25	<p>Precautionary Measures Following loss or damage covered by this policy we will pay up to £1,000 towards costs incurred by you for repairs to your home to prevent further loss or damage from the same occurrence.</p>	26	<p>Precautionary Measures Following loss or damage caused by escape of water covered by this policy we will pay up to £5,000 towards the costs of improvements to your home to prevent further loss or damage from the same occurrence.</p>
Section One - Buildings	25	<p>Reward We will pay a reward up to £5,000 to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance. We will not pay any reward where you or the Police would benefit from such payment. If you claim under both Section One and Section Two the most we will pay for any one incident is £5,000</p>	26	<p>Reward We will pay a reward up to £10,000 to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance. We will not pay any reward where you or the Police would benefit from such payment. If you claim under both Section One and Section Two the most we will pay for any one incident is £10,000</p>
Section One - Buildings		NEW COVER	26	<p>18. Temporary Removal of Fixtures and Fittings We will pay up to 10% of the buildings sum insured for loss of or damage to fixtures and fittings, that would normally form part of the buildings, whilst temporarily removed from your home. We will not pay where fixture and fittings have been removed for more than 60 days.</p>

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Section Two - Contents	28	<p>Unless otherwise shown in the schedule, or more specifically covered or excluded elsewhere in this insurance, we will not pay more than the following amounts:</p> <p>Fine art and antiques £25,000 for any one item, pair or set of items</p> <p>Land vehicles £5,000 for any one claim</p> <p>Office equipment £20,000 for any one claim, with a maximum of £10,000 for business stock</p> <p>Outdoor items £25,000 for any one claim</p> <p>Personal documents For title deeds and other personal documents up to £10,000 for any one claim</p> <p>Theft from unattended vehicles £10,000 for any one claim</p> <p>Valuables £10,000 for any one item, pair or set of items</p> <p>Watercraft including their furnishings, equipment and outboard motors £5,000 for any one claim</p> <p>Wine £25,000 for any one claim</p>	29	<p>Unless otherwise shown in the schedule, or more specifically covered or excluded elsewhere in this insurance, we will not pay more than the following amounts:</p> <p>Fine art and antiques £25,000 for any one item, pair or set of items</p> <p>Land vehicles £15,000 for any one claim</p> <p>Office equipment £30,000 for any one claim, with a maximum of £15,000 for business stock</p> <p>Outdoor items £50,000 for any one claim</p> <p>Personal documents For title deeds and other personal documents up to £20,000 for any one claim</p> <p>Theft from unattended vehicles £10,000 for any one claim</p> <p>Valuables £15,000 for any one item, pair or set of items</p> <p>Watercraft including their furnishings, equipment and outboard motors £10,000 for any one claim</p> <p>Wine £50,000 for any one claim</p>

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Section Two - Contents	29	<p>Additions and substitutions</p> <p>This Section also automatically extends to include any additions or substitutions to the household contents, fine art and antiques and valuables insured during the period of insurance subject to our liability not exceeding an additional 25% of the sum insured stated in the schedule for this section, solely as a result of these additions or substitutions. This extension shall only apply when you declare such acquisition or substitution within 60 days of the acquisition or substitution, and any additional premium requested by us is paid. If such acquisition of substitution is not declared to us within 60 days we reserve the right, at our discretion, to refuse cover.</p>	30	<p>Additions and substitutions</p> <p>This Section also automatically extends to include any additions or substitutions to the household contents, fine art and antiques and valuables insured during the period of insurance subject to our liability not exceeding an additional 25% of the sum insured stated in the schedule for this section, solely as a result of these additions or substitutions. This extension shall only apply when you declare such acquisition or substitution within 90 days of the acquisition or substitution, and any additional premium requested by us is paid. If such acquisition of substitution is not declared to us within 90 days we reserve the right, at our discretion, to refuse cover.</p>

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Section Two - Contents	29	<p>Alternative electricity generating supply cover We will provide cover following loss or damage caused by fire, lightning, falling aircraft, flood or impact to permanently fitted and professionally installed and commissioned solar panels and wind turbines fitted at the insured premises for:</p> <ul style="list-style-type: none"> • the amount of revenue which is lost that you would have received from selling back surplus electricity, under contract, to a recognised electricity distributor; • the additional cost of purchasing electricity from an electricity generating company sourced via the national grid which would otherwise have been reasonably provided by the solar panels or wind turbines fitted at the insured premises. You will have to demonstrate the amount of electricity historically produced by generating equipment installed at the insured premises. <p>The maximum amount payable in respect of any one incident and in any one period of insurance is £2,500 for a period of up to twelve months after the event that caused the loss, but only in respect of the period to repair or replace the solar panels or wind turbines.</p> <p>We will not pay for loss or damage:</p> <ul style="list-style-type: none"> • that we specifically exclude elsewhere in this insurance; • while the insured premises are being altered, repaired or extended; • while the solar panels or wind turbines are being installed, moved or serviced; • caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould, frost or gradual deterioration; • arising from faulty design, specification, workmanship or materials; • caused by mechanical or electrical faults or breakdown; • while the insured premises are lent, let or sublet 	30	<p>Alternative electricity generating supply cover We will provide cover following loss or damage covered under this section to permanently fitted and professionally installed and commissioned solar panels and wind turbines fitted at the insured premises for:</p> <ul style="list-style-type: none"> • the amount of revenue which is lost that you would have received from selling back surplus electricity, under contract, to a recognised electricity distributor; • the additional cost of purchasing electricity from an electricity generating company sourced via the national grid which would otherwise have been reasonably provided by the solar panels or wind turbines fitted at the insured premises. You will have to demonstrate the amount of electricity historically produced by generating equipment installed at the insured premises. <p>The maximum amount payable in respect of any one incident and in any one period of insurance is £25,000 for a period of up to twelve months after the event that caused the loss, but only in respect of the period to repair or replace the solar panels or wind turbines. We will not pay if you do not commence works to repair or replace the solar panels or wind turbines within 60 days of the date of loss.</p>
Section Two - Contents	29	<p>Computer Software We will pay the cost involved in retrieving your personal electronic data as a result of loss or damage covered under this Section up to £10,000 any one claim.</p>	30	<p>Computer Software We will pay the cost involved in retrieving your personal electronic data as a result of loss or damage covered under this Section up to £15,000 any one claim.</p>

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Section Two - Contents	30	<p>Damage Caused by Domestic Pets</p> <p>We will pay up to £2,500 in any one period of insurance in respect of damage to the buildings caused by your domestic pets due to chewing, scratching, tearing or fouling. The most we will pay under section one – buildings and section two – household contents, fine art and antiques and valuables combined is £2,500</p>	31	<p>Damage Caused by Domestic Pets</p> <p>We will pay up to £10,000 in any one period of insurance in respect of damage to the buildings caused by your domestic pets due to chewing, scratching, tearing or fouling. The most we will pay under section one – buildings and section two – household contents, fine art and antiques and valuables combined is £10,000.</p>
Section Two - Contents	30	<p>Credit Cards</p> <p>We will pay for loss for which you are responsible, up to £25,000 for any one claim, as a result of misuse by any unauthorised person(s) following loss or theft of any credit card, together with all costs and expenses incurred with our prior written consent arising before the credit card organisation received notification of the loss, provided that you comply with all the terms and conditions under which the credit card was issued. We will not pay for losses not reported to the police and issuer of the credit card within 24 hours of discovery. Where you have reported your credit card(s) for unauthorized of fraudulent use, in most circumstances you will only be liable for the first £50 of the claim.</p>		<p>Credit Cards</p> <p>We will pay for loss for which you are responsible, up to £50,000 for any one claim, as a result of misuse by any unauthorised person(s) following loss or theft of any credit card, together with all costs and expenses incurred with our prior written consent arising before the credit card organisation received notification of the loss, provided that you comply with all the terms and conditions under which the credit card was issued. We will not pay for losses not reported to the police and issuer of the credit card within 24 hours of discovery. Where you have reported your credit card(s) for unauthorized of fraudulent use, in most circumstances you will only be liable for the first £50 of the claim.</p>
Section Two - Contents	31	<p>Fine Art and Antiques Market Appreciation</p> <p>If you have had a valuation within the last 36 months for a specified item of fine art or antiques we will pay as follows:</p> <p>i. In the event of a total loss if the market value of the specified item immediately before the loss exceeds the amount specified for that item we will pay the market value</p> <p>ii. In the event of a partial loss we will pay the lesser of:</p> <p>a. The cost of repairing the item to its condition immediately before the loss; or</p> <p>b. The amount shown on the schedule for that item</p> <p>However if the market value of the specified item exceeds the amount specified for that item we will pay the market value</p> <p>The most we will pay under this extension is 150% of the specified sum insured.</p>	31	Removed and replaced with Extended Replacement Cover

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Section Two - Contents		New Cover	31	Extended Replacement In the event of loss or damage, covered by this insurance, we will pay up to 150% of the sum insured for any item of contents, fine art and antiques or valuables specified on your schedule. We will only pay the increased limit on the provision that a valuation, dated within the last 3 years, for the item has carried out by a professional valuer and you have maintained the sum insured for the item since the date of the valuation to represent the full replacement cost, including adjustments for any re-evaluations and annual adjustments for inflation.
Section Two - Contents	31	Fatal Injury and acquired disability We will pay the following amounts for fatal injury to you, happening at the insured premises, caused by outward and visible violence by burglars or by fire: • £50,000 if such injury results in your death within 12 months of the incident; and/or • Up to £15,000 where injury is sustained following the above events which necessitates alterations to the buildings to enable your continued occupation. The maximum we will pay for any one incident is £100,000; if you claim under both Section One and Section Two the most we will pay for any one incident is £100,000. We will not pay for injury to or death of any domestic employee.	32	Fatal Injury and acquired disability We will pay the following amounts for fatal injury to you, happening at the insured premises, caused by outward and visible violence by burglars or by fire: • £50,000 if such injury results in your death within 12 months of the incident; and/or • Up to £50,000 where injury is sustained following the above events which necessitates alterations to the buildings to enable your continued occupation. The maximum we will pay for any one incident is £100,000; if you claim under both Section One and Section Two the most we will pay for any one incident is £100,000. We will not pay for injury to or death of any domestic employee.
Section Two - Contents	31	Gifts and Presents We will pay for wedding, birthday, anniversary and religious festival gifts purchased by you but not yet given to third parties and similar items purchased for you and kept in the home. This extension only applies to loss or damage occurring no more than 45 days before or after the wedding, birthday, anniversary or religious festival. We will pay up to £1,000 for any single item and £10,000 for any one claim.	32	Gifts and Presents We will pay for wedding, birthday, anniversary and religious festival gifts purchased by you but not yet given to third parties and similar items purchased for you and kept in the home. This extension only applies to loss or damage occurring no more than 45 days before or after the wedding, birthday, anniversary or religious festival. We will pay up to £2,500 for any single item and £50,000 for any one claim.
Section Two - Contents	31	Hole in One In the event of a Hole in One being achieved by you in an official golf club competition we will pay up to £500. Your scorecard and certification from your club or match secretary must be submitted to us in the event of a claim.	32	Hole in One In the event of a Hole in One being achieved by you in an official golf club competition we will pay up to £1,000. Your scorecard and certification from your club or match secretary must be submitted to us in the event of a claim.

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Section Two - Contents	32	<p>Nursing Homes</p> <p>We will pay up to £5,000 in any one period of insurance for loss or damage to contents belonging to your parent(s) or grandparents whilst permanently residing in any nursing or residential care home. We will not pay:</p> <ul style="list-style-type: none"> • More than £1,000 for any one item, pair or set; • For theft or attempted theft of contents unless entry to or exit from the property or room where the loss occurred is by forcible and/or violent means 	33	<p>Nursing Homes</p> <p>We will pay up to £15,000 in any one period of insurance for loss or damage to contents belonging to your parent(s) or grandparents whilst permanently residing in any nursing or residential care home. We will not pay:</p> <ul style="list-style-type: none"> • More than £2,500 for any one item, pair or set; • For theft or attempted theft of contents unless entry to or exit from the property or room where the loss occurred is by forcible and/or violent means
Section Two - Contents	32	<p>Memorial Stones</p> <p>We will pay up to £2,500 in any one period of insurance in respect of malicious damage or theft of the memorial stone commemoration of your parents, grandparents, spouse, domestic partner or children, subject to:</p> <ul style="list-style-type: none"> • the Memorial stone being in a good state of repair prior to the loss or damage; • the Memorial stone being located in the United Kingdom 	33	<p>Memorial Stones</p> <p>We will pay up to £5,000 in any one period of insurance in respect of malicious damage or theft of the memorial stone commemoration of your parents, grandparents, spouse, domestic partner or children, subject to:</p> <ul style="list-style-type: none"> • the Memorial stone being in a good state of repair prior to the loss or damage; • the Memorial stone being located in the United Kingdom
Section Two - Contents	32	<p>Money</p> <p>We will pay up to £5,000 for any one claim. We will not pay for:</p> <ul style="list-style-type: none"> • loss of value, confiscation or shortage due to your error or omission; • more than £500 in a hotel or other temporary accommodation unless locked in a safe or safety deposit box; • money left in an unattended vehicle; or • losses not reported to the police within 24 hours of discovery 	33	<p>Money</p> <p>We will pay up to £10,000 for any one claim. We will not pay for:</p> <ul style="list-style-type: none"> • loss of value, confiscation or shortage due to your error or omission; • more than £2,500 in a hotel or other temporary accommodation unless locked in a safe or safety deposit box; • money left in an unattended vehicle; or • losses not reported to the police within 24 hours of discovery
Section Two - Contents	32	<p>Reward</p> <p>We will pay a reward up to £5,000 to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance. We will not pay any reward where you or the Police would benefit from such payment.</p> <p>If you claim under both Section One and Section Two the most we will pay for any one incident is £5,000</p>	33	<p>Reward</p> <p>We will pay a reward up to £10,000 to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance. We will not pay any reward where you or the Police would benefit from such payment.</p> <p>If you claim under both Section One and Section Two the most we will pay for any one incident is £10,000</p>
Section Two - Contents	33	<p>Stamp, Coin and Medal Collections</p> <p>We will pay for loss or damage covered by this section to stamps, coins and medals forming part of a collection, up to the amount of £5,000 for any one claim.</p>	33	<p>Stamp, Coin and Medal Collections</p> <p>We will pay for loss or damage covered by this section to stamps, coins and medals forming part of a collection, up to the amount of £25,000 for any one claim.</p>

MNW Wording Updates - Aviva to Zurich/Hiscox

As of 1st April 2026 the insurer for our Mid Net Worth 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)
Section Three - Employers Liability for Domestic Employee(s)	36	Specific Exclusions: For bodily injury or damage to property arising out of your ownership, possession or use of: i. any land vehicle(s) which are required to be registered for use on a public highway or where legislation states that the user must have motor liability insurance;	36	Specific Exclusions: For bodily injury or damage to property arising out of your ownership, possession or use of: i. Motorised land vehicles other than land vehicles(s) which are not required to be registered for use on a public highway or where legislation states that the user must have motor liability insurance;
Section Three - Employers Liability for Domestic Employee(s)	36	Specific Exclusions For fines, penalties or punitive or exemplary damages that are only intended to punish you or to make an example of you.	36	Specific Exclusions For fines, penalties or punitive or exemplary damages
Section Four - Liability to Others	40	Specific Exclusions: For bodily injury or damage to property arising out of your ownership, possession or use of: i. any land vehicle(s) which are required to be registered for use on a public highway or where legislation states that the user must have motor liability insurance;	40	Specific Exclusions: For bodily injury or damage to property arising out of your ownership, possession or use of: i. Motorised land vehicles other than land vehicles(s) which are not required to be registered for use on a public highway or where legislation states that the user must have motor liability insurance;
Section Four - Liability to Others	40	Specific Exclusions For fines, penalties or punitive or exemplary damages that are only intended to punish you or to make an example of you.	40	Specific Exclusions For fines, penalties or punitive or exemplary damages