



IMPORTANT NOTICE TO POLICYHOLDERS

This Notice to Policyholders summarises changes we have made to our standard policy wording that may affect your policy.

This summary does not contain the full terms and conditions of your insurance. You can find these in your new policy wording. This summary is for information purposes only and does not form part of your insurance contract.

For Policies renewing on or after 1st May 2021

Insurer Notices have been inserted:

The insurer for UK based properties is: Lloyds Syndicate 457 managed by Munich Re Syndicate Limited.

The insurer for Overseas based properties is: Lloyd's Insurance Company S.A.

Complaints Procedure

The separate notices for UK and Overseas properties for the 'Complaints Procedure' has now been amalgamated into a single notice. (Lloyd's of London are now able to consider complaints for both UK and Overseas properties)

How to make a Claim

The separate notices for UK and Overseas properties regarding 'How to make a Claim' have been amalgamated into a single notice – Contact details for UK based properties are now the same as for Overseas properties.

Endorsements

Endorsements have been removed from the policy wording – any applicable endorsements will be applied to the Schedule.

For Policies renewing on or after 1st January 2022

Our Provider for Legal and Tax Helpline and Domestic Helpline has changed to ARC

Other than the above changes, the terms and conditions of your policy remain unchanged. However, you should read through the policy wording, schedule and any applicable endorsements to ensure that the insurance policy continues to meet your requirements.

In the event that you decide that this policy no longer meets your needs, please contact your broker within 14 days of the renewal date to arrange cancellation and a refund of premium.

If you have any questions regarding the contents of this Important Notice, or the enclosed policy documentation, you should contact your broker immediately.