

Executive Plus Insurance Product

Notice to Policyholder

The following information provides a summary of the main changes that will be effective from the renewal date of your Executive Plus policy after 1st June 2025 (apart from section 5c: Legal Protection- Contract Disputes which was effective for renewals on or after 1st May 2024.) We would recommend that you read the full terms and conditions of your new policy by viewing or downloading a copy from our website: www.coveainsurance.co.uk/products-and-services/high-net-worth/executiveplus/

Policy Section	Summary of Changes
Section 1: Contents, Art and Antiques	
Alternative accommodation and rent	<p>We have amended your cover to include resident domestic carers/nannies and au pair helpers as insured people, by amending this to read:</p> <p>If your home is made uninhabitable as a direct result of loss or damage to the contents covered by this section we will pay the following costs, up to a maximum period of 5 years:</p> <ul style="list-style-type: none"> the cost of necessary and comparable alternative accommodation (subject to our prior approval) for you, your family, resident domestic carers/nannies/ au pair helpers, your domestic pets and horses <p>Within the same section of cover we have also amended the wording from:</p> <ul style="list-style-type: none"> any rent which ceases to be payable to you if you rent out all or part of your home <p>To:</p> <ul style="list-style-type: none"> any rent which has been paid to you and must be refunded, or which ceases to be payable to you, if you rent out all or part of your home.
What you are not covered for	<p>We have made it clear that cover is not provided under this section unless force and violence has been used (previously force or violence) by amending this to read:</p> <p>2. Loss or damage caused by</p> <ul style="list-style-type: none"> theft or attempted theft <ul style="list-style-type: none"> of contents, art and antiques and jewellery and watches of student members of your family whilst attending school, university or college, from any building other than your home unless force and violence is used to gain entry or exit
Section 3: Buildings	
Alternative accommodation and rent	<p>We have amended your cover to include resident domestic carers/nannies and au pair helpers as insured people, by amending this to read:</p> <p>If your home is made uninhabitable as a direct result of loss or damage to the buildings covered by this section we will pay the following costs, up to a maximum period of 5 years:</p> <ul style="list-style-type: none"> the cost of necessary and comparable alternative accommodation (subject to our prior approval) for you, your family, resident domestic carers/nannies/ au pair helpers, your domestic pets and horses <p>Within the same section of cover we have also amended the wording from:</p> <ul style="list-style-type: none"> any rent which ceases to be payable to you if you rent out all or part of your home <p>To:</p> <ul style="list-style-type: none"> any rent which has been paid to you and must be refunded, or which ceases to be payable to you, if you rent out all or part of your home.

Forced Evacuation	<p>We have amended the terms of loss of rent within this section to state:</p> <p>If a local authority prohibits you from living in your home following loss or damage having occurred to a neighbouring property that would have been covered had it been insured under this policy, we will, subject to our prior approval, pay the cost of necessary and comparable alternative accommodation for you, your family, resident domestic carers/nannies/ au pair helpers, your domestic pets and horses and any rent which has been paid to you and must be refunded or which ceases to be payable to you, up to a maximum period of 6 months.</p>
Section 5c: Legal Protection	
Legal Expenses Provider	<p>Your Legal Expenses provider has rebranded from DAS Legal Expenses Insurance Company Ltd to ARAG Legal Expenses Insurance Company Ltd.</p> <p>The below changes are:</p> <p>Registered address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW Household Law URL: www.araghouseholdlaw.co.uk Business Law URL: www.aragbusinesslaw.co.uk Website Complaints Page: www.arag.co.uk/complaints Website Customer Relations: customer-relations@arag.co.uk Website Data Privacy Page: dataprotection@arag.co.uk Full Privacy Statement: www.arag.co.uk/privacy</p>
Contract Disputes	<p>We have removed the below wording:</p> <p>We will not pay for:</p> <p>a claim relating to the following:</p> <ol style="list-style-type: none"> 1. construction work on any land, or designing, converting, or extending any building where the contract value exceeds £75,000 (including VAT) <p>As the limit of £75,000 no longer applies</p> <p>(for policies renewed on or after 1st May 2024)</p>
General Exceptions	
What you are not covered for	<p>We have amended the wording to exclude criminal acts by tenants or paying guests by amending this to read:</p> <ol style="list-style-type: none"> 1. Loss or damage or any claim caused by <ul style="list-style-type: none"> • deliberate or criminal acts by you or your family • malicious or criminal acts by tenants or paying guests • wear, tear or the gradual deterioration of something with age and over time • confiscation or detention by Customs or other officials or authorities.

This document forms part of your Executive Plus Insurance Policy and must be read in conjunction with your policy booklet, your policy schedule and statement of fact documents.