

Notice to Policyholders

Important News for Your Residential Flats Policyholders

Some changes have been made to Your Residential Flats Policy that apply from the effective date of the policy

Please read this notice in conjunction with Your policy wording and schedule and keep it safely with Your policy documentation for future reference

Please contact Residentsline or Your agent immediately if the cover now provided does not meet Your needs

The changes to Your Policy are shown below. The changes apply Sections 1 – 6 only unless otherwise shown:

Complaints

Change	Detail
<p>What to do if You have a complaint</p>	<p>This has been replaced by the following:</p> <p>Should there ever be an occasion where You need to complain, We will deal with this as quickly and fairly as possible. We will try to resolve Your complaint as quickly as We can. If We are unable to do this, We will:</p> <ul style="list-style-type: none"> • write to You to acknowledge Your complaint • let You know when You can expect to receive a full response • let You know who is dealing with the matter. <p>In most instances We will be able to address Your complaint within the first few days of this being notified to Us. On occasion, further investigation may be necessary, but We will provide You with a full written response to Your complaint within eight weeks of notification.</p> <p>If Your complaint is about the way this Policy was sold to You, please contact Residentsline or Your agent to report Your complaint.</p> <p>If You have a complaint regarding Your claim, please telephone Us on the number shown in You claims documentation. Alternatively, for claims or any other type of complaint, You can also write to Us at the address shown below or email Us through Our website at www.ageas.co.uk/make-a-complaint (please include Your policy number and claim number if appropriate).</p> <p>Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA</p> <p>What to do if You are not happy with Our response</p> <p>In the unlikely event that You have not had a response to Your complaint within eight weeks or You are not happy with the final response, You may be able to refer Your complaint to the Financial Ombudsman Service but You must do so within six months of the date of the response. The Ombudsman is an impartial complaints service which is free for customers to use and taking Your complaint to the Ombudsman does not affect Your right to take Your dispute to the courts. You can find out more about how to complain to the Ombudsman online at www.financial-ombudsman.org.uk</p>

Complaints (continued)

Change	Detail
What to do if You have a complaint (continued)	Alternatively, You can write to them at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR By phone: 0800 023 4567 By email: complaint.info@financial-ombudsman.org.uk Please note that if You do not refer Your complaint within the six months, the Ombudsman won't have Our permission to consider Your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances
What this means to You	
Provides You with updated guidance	

Compensation

Change	Detail
Financial Services Compensation Scheme (Applicable to Sections 1 – 7)	This is replaced by the following: Should Ageas Insurance Limited or Alwyn Insurance Company Limited be unable to meet their liabilities You may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of the Business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 7741 4100 . Alternatively, more information can be found at www.fscs.org.uk
What this means to You	
Provides You with updated guidance	

Privacy Notice

Change	Detail
Privacy Policy	We have updated Our Privacy Policy to incorporate changes in the way We collect, store and process Your data and who We may share this with. For Our full Privacy Policy please visit Our website www.ageas.co.uk/privacy-policy or contact Our Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or thedpo@ageas.co.uk
What this means to You	
Provides You with updated guidance	

Definitions

Change	Detail
Communicable Disease	A new definition as follows: Any infectious or contagious substance or agent: a. including but not limited to a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not; and b. transmitted by any method, whether direct or indirect, including but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals or from any animal to any human or from any human to any animal; and c. that can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of tangible or intangible property; and d. declared an epidemic or public emergency by the government, public authority, local authority or any other governing body responsible for public health

Definitions (continued)

Change	Detail
Defined Territories	This is replaced by the following: England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
What this means to You	
Clarifies what We mean when these terms are used in Your Policy	

General Exclusions

Change	Detail
3 Electronic Risks	<p>This is replaced by the following:</p> <p>For the purpose of this Exclusion the following definitions are amended to read:</p> <p>Data Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a System.</p> <p>System Computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility or other equipment or component or system or item which processes, stores, transmits or receives Data.</p> <p>This Policy does not cover any Damage, Injury, liability or cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, arising from or in connection with:</p> <ol style="list-style-type: none"> a. Damage to or alteration of or the reduction in functionality, availability or operation of any System whether owned by You or not and whether tangible or intangible including any Data where this is caused by programming or operating error by any person, acts of malicious persons, Virus, Hacking, Phishing, Denial of Service Attack or failure of any external network; b. loss, reduction in functionality, alteration, modification, distortion, erasure or corruption of, or unauthorised access to, repair, replacement, restoration or reproduction of, Data including any amount pertaining to the value of such Data whether or not caused by Hacking; c. any misinterpretation, use or misuse of Data; d. unauthorised transmission of Data to any third party or transmission of any Virus; e. Damage to any other Property directly or indirectly caused by, contributed to by or arising from or in connection with a cause described in a, b, c or d of this exclusion; <p>but this shall not exclude accidental Damage to Insured Property which results from a cause, not otherwise excluded, except for acts of malicious persons which do not involve physical force or violence</p>

General Exclusions (continued)

Change	Detail
11 Communicable Disease	<p>A new exclusion as follows:</p> <p>This Policy does not cover any Damage, cost or expense directly or indirectly caused by, contributed to by or arising from:</p> <ol style="list-style-type: none">a Communicable Disease; orthe fear or threat (whether actual or perceived) of a above regardless of any other cause or event contributing concurrently or in any other sequence thereto. <p>This exclusion does not apply to:</p> <ol style="list-style-type: none">Item c. Diseases, Murder and Suicide of Benefit 25. Temporary accommodation/rent/contributions/storage of the Additional Benefits to Section 1 – Insured property;Section 3 – Liability to others;Section 4 – Employers' liability;Section 5 – Directors and Officers legal liability;Section 7 – Legal Expenses Insurance; <p>but only to the extent of cover expressly stated as being provided thereunder</p>
What this means to You	
Limits the cover You had previously	

Section 1 – Insured property

Change	Detail
Additional Benefit 25. Temporary accommodation/rent/Contributions/storage	<p>This is replaced by the following:</p> <p>c. Disease, murder and suicide</p> <p>We will pay for:</p> <ol style="list-style-type: none">the cost of Temporary Accommodation You necessarily incur;the actual Rent You lose; <p>if You are not permitted to occupy Your Flat or Common Area by order of the police, a statutory, public or local authority, other body, entity or person so empowered by law, due to:</p> <ol style="list-style-type: none">any occurrence of the following diseases, or discovery of an organism which causes the following diseases: Acute Encephalitis, Acute Poliomyelitis, Anthrax, Chicken Pox, Cholera, Diphtheria, Dysentery, Legionellosis, Legionnaires Disease, Leprosy, Leptospirosis, Malaria, Measles, Meningococcal Infection, Mumps, Paratyphoid Fever, Plague, Rabies, Rubella, Scarlet Fever, Tetanus, Tuberculosis, Typhoid Fever, Viral Hepatitis, Whooping Cough, Yellow Fevermurder or suicide; <p>occurring at Your Situation</p> <p>We will pay from the time the order is invoked until the time the order is revoked, or for a period of ninety (90) days, whichever first occurs.</p> <p>We will not pay for any costs incurred in the cleaning, repair, replacement, recall or checking of the Insured Property, Data or Your Situation.</p> <p>Our limit of liability under this clause shall not exceed £100,000 in any one Period of Insurance</p>
What this means to You	
Limits the cover you had previously	

Section 4 – Employers' liability

Change	Detail
Exclusions – what We do not insure, Exclusion 3. Jurisdiction	This is replaced by the following: We will not pay for: 3. Jurisdiction liability for payment of any judgment, award, payment or settlement made within countries that operate under the laws of any country outside The Defined Territories or the countries of the European Union (or to any order made anywhere in the world to enforce such judgment, award, payment or settlement either in whole or in part) unless otherwise stipulated on the Schedule
What this means to You	
Clarifies the territorial extent of the exclusion	

Section 5 – Directors and Officers legal liability

Change	Detail
Exclusions – what We do not insure, Exclusion 14.	Item b. of exclusion 14. is replaced by the following: We will not pay for: b. Defence Costs incurred in defending a Claim brought in the Defined Territories or in a member state of the European Union up to the sub Limit of Indemnity specified on the Schedule
What this means to You	
Clarifies the territorial extent of the exclusion	

Underwritten by
Ageas Insurance Limited

Registered address

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

Arranged by
Residentsline a trading name of Residentsline Limited

Registered address

29 Waterloo Road, Wolverhampton WV1 4DJ

Registered in England and Wales No 3874789

Residentsline Limited is regulated by the Financial Conduct Authority, Financial Services Register No 305998.