



Essential and Enhanced Home Insurance

Important Information and
Changes You Need to Know About



About this booklet

This booklet explains the changes to **your** policy from **your** renewal date. Please read the changes carefully together with **your Essential and Enhanced Home Insurance Policy document**. These documents will form part of **your** contract of insurance, keep them together with **your** other policy documents.

It also:

- reminds **you** of **your** responsibility to inform **us** about any changes in **your** circumstances that could affect **your** policy with **us**.
- establishes **our** data protection and marketing procedures and outlines the searches on databases for fraud, claims, home insurance, and credit assessment.
- explains how to make a complaint if **you** are unhappy with **us**.
- describes how to obtain another copy of the policy documentation should **you** need to.
- explains **your** cancellation rights and what to do if **you** wish to cancel.

If **you** have any questions or need to make any changes please contact Customer Services on **0345 030 7622**, alternatively **you** can make certain changes online at **<https://www.tsb.online.aviva.co.uk/sales/account/signin>**

Changes you need to know about

We have included symbols to help **you** understand if a change is an increase or decrease in **your** cover or if it is just a clarification with no impact on **your** cover:

— Decrease in cover

+ Increase in cover

= Clarification only

Change Type	Terms and conditions section(s)	Changes
=	Buildings	Added cover between exchange and completion if you are buying a property with a TSB Bank plc mortgage and have committed to purchase a TSB home insurance policy.
=	Welcome – General conditions	We have added wording to highlight the option we have to void policies in certain scenarios.
—	Words with special meanings	The Contents definition has been updated to highlight that we no longer offer cover for properties involved in house swapping arrangements.
=	Words with special meanings	We have added a new definition explaining what we mean by flood.
=	Words with special meanings	We have added a definition explaining what we mean by Outbuildings. This also meant changes to the existing definitions for Home and Garden.
=	Words with special meanings	The Storm definition has been updated to include references to rainfall and snowfall.
—	General Exclusions	The following exclusion has been added. 14. Sanctions We won't provide cover, pay any claim or provide any benefit under this policy if doing so would expose us to any sanction, prohibition or restriction under United Nation resolutions, or the trade economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.

Change Type	Terms and conditions section(s)	Changes
=	General Conditions	Our General conditions ask you to contact us if you plan to lend your home. You no longer need to inform us . However, theft, attempted theft and malicious damage by the temporary occupants will not be covered. More details about the exclusions applicable to your policy can be found in the policy booklet.
—	Buildings – what’s not covered?	A new exclusion has been added under storm or flood. – ‘Loss or damage caused by subsidence, heave or landslip’
—	Buildings – what’s not covered? Contents – what’s not covered?	The following exclusion has been introduced to both these sections – Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on (this may be covered under Extra Accidental damage to buildings if cover has been selected).
—	Buildings – what’s not covered? Contents what’s not covered?	The following exclusion has been introduced in both these sections – Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually or over a period of time.
—	Contents – what’s not covered?	The following exclusion relating to ‘personal money’ has been reintroduced after previously removed. ‘Under personal money, we will not cover; – Loss caused by mistakes; – Losses not reported to the police; – Credit or debit cards.’
—	Your legal liabilities	We will no longer offer cover for liability in relation to dogs when they are outside the boundaries of the land belonging to the home.
—	Your legal liabilities	We will not cover any liability in connection with operating any ride-on golf cart/buggy.

The following tables are only applicable if **you** have selected **Home Emergency Cover**. These tables highlight key changes to **your** cover. Please read them in conjunction with **your Home Emergency Cover** policy booklet included with **your** renewal invitation and keep them safe with **your** policy documents.

As well as the changes described below, **we** have made various changes to **your** policy wording to remove duplication, increase clarity and improve overall understanding of **your** cover.

Home Emergency Cover

Change Type	Terms and conditions section(s)	Changes
—	Gas boiler exclusions	We will no longer repair or replace a boiler with an output of more than 70kw, or where there is more than one boiler in the property.
=	Your Home Emergency Cover	We have updated the wording in order to make it easier to understand, with clearer examples and a better reading order. Please read your Home Emergency Cover policy booklet to view the changes made.
—	Electrical emergency	The following cover has been added under this section. – ‘Electrical failure of an electric vehicle charging point up to and including 32 amps.’ Beyond economical repair If the parts required to repair an electric vehicle charging point are not available or if the parts required exceed 85% of the cost of a new charging point, a replacement of similar functionality will be installed. Please not, no cash alternative will be offered. The following exclusion also applies to this new section. – Electric vehicle charging points which are covered by an existing warranty, or where the failure is not a fault in the device itself (e.g. it is a software or internet issue.)

Change Type	Terms and conditions section(s)	Changes
—	Gas and Central Heating	<p>We have added the following exclusion:</p> <p>What is not covered</p> <p>‘Repair or Replacement of a boiler with an output of more than 70kw, or where there is more than one boiler in the property.’</p>
=	Your Home Emergency Cover	<p>We have updated the wording in order to make it easier to understand, with clearer examples and a better reading order.</p> <p>Please read your Home Emergency Cover policy booklet to view the changes made.</p>
=	Home Emergency General Exclusions	<p>The following exclusion has been added to provide additional clarity around protecting our engineers in the event of a call out in line with Homeserve’s own terms, in order to keep engineers safe:</p> <p>‘K. Any situation where due to health and safety, a specialist person is required, e.g. where asbestos is present or repairs which put the health and safety of our engineers at risk e.g. where work is required in a loft space and permanent boards, railing, lighting or ladders are not in place’.</p>
=	Home Emergency General Exclusions	<p>The following exclusions have been added to provide additional clarity around what we don’t cover:</p> <p>‘A. Any event, loss or damage arising from circumstances known to you before your policy start date.’</p> <p>‘B. Any event, loss or damage relating to elements you are not wholly responsible for, such as communal areas or service ducts.’</p> <p>‘D. Cosmetic Damage.’</p>

Important Information

Please read and keep this document

TSB Essential and Enhanced home insurance is arranged by TSB Bank plc ("TSB") (which is part of the Banco De Sabadell S.A. group) and underwritten and administered by Aviva Insurance Limited.

All references to "Aviva / we / our / us / the insurer" in this document mean Aviva Insurance Limited, unless specifically stated otherwise.

To try to help you meet every aspect of your home insurance needs TSB have chosen Aviva to underwrite TSB Essential and Enhanced home insurance. TSB arranges your home insurance as an intermediary through Aviva Insurance Limited and TSB act on behalf of the insurer. This document tells you what information you need to give Aviva as the insurer and tells you about how your policy will be managed. It also gives you some important details about your policy and explains how your personal information will be looked after.

Important information and changes we need to know about

You must always take reasonable care to give full and correct answers to the questions we ask when you take out, make changes to, and renew your policy. Please tell us if anything on your policy schedule or **Information Provided By You** document is incorrect or changes, including (but not limited to):

- leaving your home unoccupied for more than 60 consecutive days;
- letting your home or using it for business (except computer work, emails, telephone calls or administration);
- if anyone insured (or to be insured) on the policy has any unspent criminal convictions (except motoring offences) or any prosecutions pending.

You also need to tell us if:

- you plan to:
 - alter or renovate the buildings (but not internal renovations unless you are creating an additional bedroom, bathroom or shower room);
 - any of the adults to be insured change.

When you tell us about a change we will tell you if this affects your policy (for example if we can no longer offer cover or if we need to change your premium).

If you don't give us full and correct information, or tell us about the above changes, we may:

- change your premium, excess or cover;
- refuse to pay all or part of a claim or cancel your cover;
- or declare your policy void.

If you are unsure whether you need to tell us of a change please call Customer Services on **0345 030 7622**.

Check your policy details and tell us if anything's wrong or changes in the future

We want to make sure that you understand your cover and any cover limits, and that everything's correct on your documents, so please read them carefully and let us know if you need any changes.

During the life of your policy you need to tell us about any changes to the information you've given us. More details about this can be found in the **Important information and changes we need to know about** section within this document.

You must give us complete and correct information to the questions we ask. If you don't do this we may need to change your cover, premium or excess or you may find that your claim isn't paid in full (or maybe not at all). We may also cancel your policy.

If you need to make any changes please contact Customer Services on **0345 030 7622**, alternatively you can make certain changes online at <https://www.tsb.online.aviva.co.uk/sales/account/signin>

Privacy Notice

Aviva Insurance Limited is responsible for your Personal Information (known as the controller). TSB is also a controller of your Personal Information.

This notice explains the most important aspects of how Aviva uses your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. Information about how TSB uses your Personal Information is available at [tsb.co.uk/privacy](https://www.tsb.co.uk/privacy). If you are providing Personal Information about another person, you should show them this notice.

Aviva collects and uses Personal Information about you in relation to your home insurance policy. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva Group and information we obtain from TSB, publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

We use your Personal Information for a number of purposes, including providing you with insurance and servicing your policy, and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. to predict the likelihood of certain events arising and to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, to deal with claims and to carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

Your Personal Information, including quote data, may be shared with the Aviva Group, TSB and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to the use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the **Data Rights** section of the insurer's full privacy policy or by contacting them at dataprt@aviva.com.

How your Personal Information is used and shared by insurers and databases in relation to household insurance

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes, i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - consider whether to accept the relevant risk;
 - make decisions about the provision and administration of insurance and related services for you and members of your household;
 - validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an incident or a claim, or at a time of a mid-term adjustment or renewal).
- Management information purposes, i.e. to analyse insurance and other markets for the purposes of:
 - portfolio assessment;
 - risk assessment;
 - performance reporting;
 - management reporting.
- Anti-fraud purposes i.e. to detect and prevent fraudulent claims and/or activities by:
 - sharing information about you with other organisations and public bodies including the police;
 - tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
 - undertaking fraud searches. Insurers pass information to the Claims Underwriting and Exchange Register administered by Motor Insurers' Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When dealing with your request for insurance the insurer may search these registers.

- Compliance with legal obligations and responsibilities, including:
 - Claims management – In the event of a claim the insurer may need to disclose information with any other party involved in that claim, e.g. third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. The insurer also may have to investigate your claims history;
 - Complaints management – If you make a complaint about the service you have received, the insurer may be obliged to forward details about your complaint, including your Personal Information, to the relevant ombudsman.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details, please contact us at dataprt@aviva.com.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering;

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

Adequacy of Sum Insured

It is important that adequate values for the property insured are advised to us. Any claims settlement may be reduced in the event of underinsurance.

Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Your cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

To cancel, visit <https://www.tsb.online.aviva.co.uk/sales/account/signin> or call us on **0345 030 7622**.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of your policy booklet.

Renewing your insurance

We will contact you in writing at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year; or
2. let you know that we are unable to renew your insurance.

If we don't offer renewal we will tell you why, for example:

- the product is no longer available;
- we reasonably suspect fraud;
- your claims history is poor;
- we have changed our eligibility criteria;
- you no longer meet our eligibility criteria; or
- you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the **Important information and changes we need to know about** section within this document.

If we offer renewal we will tell you:

- about any changes we are making to your policy terms and conditions;
- to check this insurance continues to meet your needs;
- to check that the information we have is still correct; and
- your renewal price.

If you wish to make any changes at renewal, please contact Customer Services on **0345 030 7622**, alternatively you can make certain changes online at <https://www.tsb.online.aviva.co.uk/sales/account/signin>

At renewal, a 14 day cooling off period applies which starts from the renewal of the contract or the day on which you receive your renewal documentation, whichever is the later. Please read **Cancelling your policy** in your policy booklet which explains how this works.

Ensuring you have continuous cover

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

Making a claim

Should you need to make a claim under this policy, please contact us using the contact details shown below:

To report a claim online go to <https://www.tsb.online.aviva.co.uk/sales/account/signin>

Alternatively, you can call us on **0345 030 7654**.

In all cases, please quote your policy number.

Automatic renewal of your policy

Where we offer you renewal terms and you have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will be collected by your chosen payment method. You can opt in* or opt out of automatic renewal free of charge at any time by:

- visiting <https://www.tsb.online.aviva.co.uk/sales/account/signin>
- calling **0345 030 7622**
- writing to TSB Customer Service Centre, PO Box 7463, Perth, PH2 0YX
- visiting your local branch

*Opting in to automatic renewal may not be available in certain circumstances.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment or an adverse credit history; or
- you have opted out of Automatic Renewal.

If any of the above happens you will receive a renewal letter providing you with options on how to renew your policy and avoid being left without cover.

If you have a complaint

TSB hopes that you are very happy with the service provided. However, if for any reason you are unhappy with it, in the first instance, please write to TSB Customer Service Centre, PO Box 7463, Perth PH2 0YX or call **0800 210 0030**. TSB and Aviva are covered by the Financial Ombudsman Service. If you have complained to TSB or Aviva and your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See www.fscs.org.uk for more details.

Choice of law

The law of England and Wales will apply to this contract unless:

- at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or
- you and we agree otherwise.

Use of language

All communications relating to this contract will be in English.

Regulatory Status

Aviva Insurance Limited. Registered in Scotland, no. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference no. 202153.

TSB Bank plc. Registered in Scotland, no. SC95237. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 191240.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk.

Concerned about flooding?

Visit www.floodre.co.uk for help and information.

Telephone call recording and charges

Calls to 0800 numbers from UK landlines and mobiles are free. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary depending on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Need this in a different format?

Please get in touch if you'd prefer a document in large font, Braille or as audio.

How to contact us:

If you need to contact Customer Services please call us on: **0345 030 7622**

Copy Policy Availability

A copy of all your policy documentation is available online at <https://www.tsb.online.aviva.co.uk/sales/account/signin>. However if you require a paper copy of your policy document, please let us know by calling **0345 030 7622** or writing to TSB Insurance Customer Service Centre, PO Box 7463, Perth PH2 0YX.

This information is available in large print, Braille, and audio. If you need to request this, please contact Customer Services on **0345 030 7622**.

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type **'18001'** before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

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You can check the above registration details on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

