

## HOME EMERGENCY POLICY - MAIN CHANGES DOCUMENT

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We would like to inform you that due to a change of Insurer there is a new startrescue.co.uk policy wording.

This document is a record of the main changes to your Home Emergency cover for the forthcoming policy period.

For your convenience, we have clearly noted the main changes below. We ask you to read through the list to ensure that the amended startrescue.co.uk policy still meets your needs.

### What to do if you have an emergency?

You are required to contact the 24/7 helpline within 48 hours of an incident, instead of as soon as practicable.

The 24/7 helpline number has changed to 0333 320 1619.

### Updated Definitions

Insurer – The policy is administered by Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance Insurance plc.

We, Us, Our – startrescue.co.uk c/o Legal Insurance Management Ltd and Royal & Sun Alliance Insurance plc.

### New Definitions

Terrorism – The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### Your Cover

'Loss of Keys' has changed to 'Access to Home'.

'Alternative Accommodation Costs' has changed to 'Overnight Accommodation'.

'Vermin' has changed to 'Pests'.

### Exclusions

There is a new exclusion number 19) which reads as follows:

Any direct or indirect liability, loss or damage caused:

- a. to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
- b. by computer viruses.

This does not apply to legal proceedings connected with claiming compensation following your death or bodily injury.

### Conditions & Notes

There are new Privacy Notices. The Legal Insurance Management Ltd, Royal & Sun Alliance Insurance plc and startrescue.co.uk Privacy Notices are now in place.