

M&S HOME INSURANCE

Notice of Change

Please read this notice carefully and keep it in a safe place for future reference
Your insurer, Aviva Insurance Limited, is making some changes to the terms and conditions of your M&S Home Insurance policy.

M&S Home Insurance is underwritten by Aviva Insurance Limited. Where (“we/us/our”) is mentioned, this means Aviva Insurance Limited.

We have clarified terms within the Legal Expenses section of your policy and introduced a limit on costs when you opt to choose your own lawyer.

We have increased the minimum excess for escape of water claims from £250 to £450, this means your excess might have increased.

This document summarises the changes that will apply at renewal, but it is important that you review the new Policy Booklet enclosed, along with your Schedule to make sure that the cover you have continues to meet your insurance needs

Summary of change

The table below highlights the changes to your M&S Home Insurance policy.

Your Schedule will show the cover sections you have selected.

Section	Change	Effect on cover
Legal Services	<p>This cover is intended to provide you with a lawyer from our panel. If you opt to choose your own lawyer, rather than one from our approved firms, there may be limits to the costs we can cover. For example, the most we will pay in costs and expenses is no more than the amount we would have paid our appointed lawyer. This amount is currently £100 per hour and can vary from time to time at our discretion. See the section 'Freedom to choose your lawyer' for further terms and conditions. The terms are:</p> <p>Freedom to choose your lawyer</p> <ul style="list-style-type: none"> We will only pay costs and expenses up to the amount we would have paid our appointed lawyer. This amount is currently £100 per hour and can vary from time to time at our discretion. These terms could mean you may be liable for additional funding which your own lawyer should explain to you along with the relevant information contained in the terms of appointment. 	Product Change
Buildings and Contents Escape of Water Excess	<p>We have increased the minimum excess for escape (and freezing) of water claims from £250 to £450 this means your excess might have increased.</p> <p>If we accept your claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems you will have to pay an excess of at least £450. This will be higher if you have chosen a higher excess, you can see this on your Schedule.</p> <p>If escape of water cover has been specifically excluded from your policy this does not mean cover is being reinstated.</p>	Reduction in cover

Section	Change	Effect on cover
<p>Accidental Damage to Standard Buildings Cover</p>	<p>'Accidental damage to services, fixed glass and sanitary fittings' has been renamed to 'Limited Accidental Damage to Buildings' and is now part of 'Standard Buildings including accidental damage'. This cover is now optional.</p> <p>If you already had 'Accidental damage to services, fixed glass and sanitary fittings', you can keep your existing cover in which case you need take no action. Alternatively, you can choose to remove Accidental Damage cover completely which may result in a price reduction, or you can increase your cover to Extra Accidental Damage cover which may result in a price increase. Cover under the Premier policy is not changed.</p> <p>Extra accidental damage cover to buildings provides cover for all other accidental damage to buildings while in the home that is not covered by the Standard Buildings or by the Limited Accidental Damage Cover to Buildings section. If you choose Extra Accidental Damage cover you will be covered for Limited Accidental Damage as well.</p> <p>Please note that once Limited Accidental Damage cover has been removed, it cannot be added again. Once Limited Accidental Damage is removed you will only be able to choose no Accidental Damage cover, or Extra Accidental Damage.</p> <p>Your Policy schedule will show if you have Limited, Extra or no Accidental Damage cover.</p> <p>The changes outlined above do not impact the cover you have, unless you make a change.</p>	<p>Product Change</p>
<p>Accidental Damage to Standard Contents Cover</p>	<p>'Accidental damage to home entertainment equipment, mirrors and glass in the home' has been renamed to 'Limited Accidental Damage cover to Contents' within the 'Standard contents including accidental damage' section. This cover is now optional.</p> <p>If you already had 'Accidental damage to home entertainment equipment, mirrors and glass in the home', you can keep your existing cover in which case you need take no action. Alternatively, you can choose to remove Accidental Damage cover completely which may result in a price reduction, or you can increase your cover to Extra Accidental Damage cover which may result in a price increase. Cover under the Premier policy is not changed.</p> <p>Extra accidental damage cover to contents provides cover for all other accidental damage to contents while in the home that is not covered by the Standard Contents or by the Limited Accidental Damage Cover to Contents section. If you choose Extra Accidental Damage cover you will be covered for Limited Accidental Damage as well.</p> <p>Once Limited Accidental Damage is removed you will only be able to choose no Accidental Damage cover, or Extra Accidental Damage.</p> <p>Please note that once Limited Accidental Damage cover has been removed, it cannot be added again.</p> <p>Your Policy schedule will show if you have Limited, Extra or no Accidental Damage cover.</p> <p>The changes outlined above do not impact the cover you have, unless you make a change.</p>	<p>Product Change</p>

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