

CHANGES TO THIS POLICY

The following changes (endorsements) are made to this policy with effect from the date stated in the Schedule:

Section 2- Contents Section

Under the heading "What is not covered", the following applies:

- o Additional clause added
 - We do not pay for remote control aeroplanes/drones unless you have selected contents specified cover and it is stated in the Schedule under Section 3 Assets specified.

Section 3- Assets Specified

Under the heading "Specific definitions for this section", the following applies:

- o Existing clause changed
 - Items you have to specify under Assets specified:
 - any personal belongings and/or contents that are worth more than the amount stated under the Flexi or Flexi Plus limits for Assets out under your Contents, Section 2
 - parachutes, para-gliders and hang-gliders
 - motorised and non-motorised wheelchairs
 - mobility scooters and shopriders
 - remote control aeroplanes/drones.

Under the heading "What is not covered", the following applies:

- o Additional clause added
 - remote control aeroplanes/drones while in use.

General

Under the heading "*Key terms to understand*" the following applies

- o New clause added

Unoccupied Your home is unoccupied if you or any of the people who usually live there, or the person left on the premises in charge of and with access to the home, have all gone out. For example, shopping for a few hours or on holiday for a few weeks.

Clause deleted

- The following clause is deleted wherever it appears in sections of the policy wording:

“Your home is unoccupied if you or any of the people who usually live there have all gone out, leaving it empty – for example, shopping for a few hours or on holiday for a few weeks. The presence of a domestic worker on the servant’s quarters or outbuildings does not change this definition”