

CHARNWOOD BOROUGH COUNCIL HOME CONTENTS INSURANCE SCHEME

**POLICY COVER CHANGES YOU NEED TO KNOW ABOUT
THIS NOTICE TELLS YOU ABOUT SOME OF THE MAIN CHANGES TO YOUR
POLICY WHICH WILL TAKE EFFECT FROM 19TH SEPTEMBER 2022.**

**PLEASE ENSURE YOU READ THE CHANGES CAREFULLY (TOGETHER
WITH YOUR POLICY BOOKLET) AS THEY WILL FORM PART OF YOUR
CONTRACT OF INSURANCE, AND KEEP THEM TOGETHER WITH
YOUR OTHER POLICY DOCUMENTS.**

CHANGES TO COVER LIMITS

- Accidental Death limit increased from £5,000 to £10,000
- Cover for court awards limit increased from £1,000,000 to £2,000,000
- Money in the home limit increased from £300 to £750
- Theft of money by bogus officials limit increased from £300 to £500
- Students Possessions limit increased from £2,500 to £5,000
- Cover for contents in the open (within the boundaries of the home) increased from £500 to £1000
- Loss of domestic fuel/metered water limit increased from £1,000 to £2,000
- Temporary increase for wedding gifts & during religious festivals limit increased from 15% to £5,000
- High Risk Items limit increased from 1/3 of the amount insured or £5,000 (whichever is greater, maximum £1,500 per item) to 1/3 of the amount insured or £5,000 whichever is greater unless sum insured is less than £5,000 (max £2,000 per item)
- High Risk Items definition changed to Personal items (but not clothing) including pictures, works of art, jewellery, watches, articles of gold, silver or other precious metals. Stamp, coin and medal collections, photographic equipment and furs.
- Legally downloaded audio/visual files cover limit increased from £500 to £2,000
- Theft from outbuildings limit increased from £2,000 to £3,000
- Visitors possessions limit increased from £750 to £1,000
- Optional Personal Belongings single article limit increased from £1,000 to £2,000

It is important that you read all special exclusions and conditions and query anything you do not understand. Please note your policy does not cover the breakdown of items or wear and tear over time.

CHANGES TO MINIMUM AND MAXIMUM SUMS INSURED

Cover is now available at a starting minimum of £4,000 for all tenants. Please ensure that the total amount insured is enough to replace all your belongings as new.

Optional covers for Personal Belongings, Hearing Aids and Wheelchairs/Mobility Scooters is now available in increments of £1,000 up to £4,000.

Please refer to your policy book for details of individual limits, and always ensure that you have sufficient cover for all your belongings.

If you have any questions specifically about your new cover with Aviva, please contact your administrator, details are on the covering letter.