

Summary of changes

What's different?

This leaflet summarises the key changes in cover to your customer's Rainbow Home Insurance policy.

This is only a summary and you should read the new 'Rainbow Home Insurance' policy booklet for full details of the cover provided.

If you have any questions please get in touch with your Account Manager.

What's changed?

Policy conditions

Paragraph 3 'Other insurance' has been amended to 'We will be liable only for our rateable proportion for such loss, damage or liability.'

Paragraph 5 'Your obligations when making a claim' we have extended the length of time you have to report loss or damage caused by riot from seven days to 30 days.

What is not covered

Paragraph 12 'Defects and faults' has been amended to 'Any direct loss or damage due to defective design, defective materials, faulty materials, faulty workmanship or failure to follow manufacturers' instructions.'

Section 1: Buildings

We have added the following exclusions for 'Paragraph 2 - Riot, civil commotion, strikes or labour disturbances':

Loss or damage occurring where you have:

- i) Participated in, assisted, encouraged or facilitated the riot or spread of the riot.
- ii) Contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.
- iii) Committed a criminal offence relating to the riot.

We have added the following exclusion for 'Paragraph 5 - Subsidence or heave of the site on which the buildings stand or landslip':

Any loss or damage arising from defective design, defective materials or faulty workmanship.

Section 2: Contents

We have added the following exclusions for 'Paragraph 2 - Riot, civil commotion, strikes or labour disturbances':

Loss or damage occurring where you have:

- i) Participated in, assisted, encouraged or facilitated the riot or spread of the riot.
- ii) Contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.
- iii) Committed a criminal offence relating to the riot.

We have added the following exclusion for 'Paragraph 5 - Subsidence or heave of the site on which your home stands or landslip':

Any loss or damage arising from defective design, defective materials or faulty workmanship.

We have also updated the exclusion under 'Part 2 – Occupiers' Liability to Third Parties' to confirm that we will not pay for liability arising from any incident arising out of the ownership, custody or control of any horse, dog or pet if insured by any other policy.

Section 4: Family Legal Protection

We have reviewed and changed our wording under Section 4. These changes will not impact your customer's cover.

As a result of these changes some of our policy definitions have been removed and some new ones have been added. You can find our revised policy definitions at the front of the policy booklet.

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