



# What's Changed Premier Home Insurance Policy 01/2025

For UK home insurance policy wording reference: PRE/0125/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the April 2022 policy wording, with a wording reference of PRE/0422/PW, and the January 2025 policy wording, with a wording reference of PRE/0125/PW.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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<https://www.plum-underwriting.com/document-centre/uk-products-plum-online-portal/>

## Policyholder Renewal Notice

Please note that your policy will not renew unless we receive instructions from you via your broker or insurance intermediary on or before the expiry date of the period of insurance (renewal date). If we do not receive instructions to renew then your cover will cease from the expiry date shown in your policy schedule and you will have no cover from that date. It is your responsibility to ensure that you have arranged replacement cover to ensure that there are no breaks in cover.

Should you have any queries with your renewal quotation, or you wish to renew cover please speak to your broker or insurance intermediary.

Change Description	Old Wording	New Wording	What This Means for You
In regards to Section 6 (Legal Expenses and Identity Theft) and Section 7 (Home Emergency) update to insurer registered address (pages 49, 51 & 59)	<i>ARAG plc 9 Whiteladies Road, Clifton, Bristol BS8 1NN.</i>	<i>ARAG plc Unit 4a Greenway Court, Bedwas, Caerphilly, CF83 8DW</i>	Updated regulatory information.
Under Section 8 (Cyber) addition of Cyber Operation definition (page 62).	<i>N/A</i>	<b>Cyber operation</b> <i>The use of a <b>technology system</b> by, at the direction of, or under the control of a sovereign state to:</i>	Greater clarity of cover.

		<ul style="list-style-type: none"> <li>disrupt, deny access to or, degrade functionality of a <b>technology system</b>; and/or</li> <li>copy, remove, manipulate, deny access to, destroy information in a <b>technology system</b>.</li> </ul>	
Under Section 8 (Cyber) addition of Government definition (page 62).	N/A	<p><b>Government</b> Means government including its intelligence and security services.</p>	Greater clarity of cover.
Under Section 8 (Cyber) addition of Impacted State definition (page 63).	N/A	<p><b>Impacted state</b> The sovereign state in which the <b>technology system</b> affected by the <b>cyber operation</b> is physically located.</p>	Greater clarity of cover.
Under Section 8 (Cyber) addition of Technology System definition (page 63).	N/A	<p><b>Technology system</b> Any computer, hardware, software, communications system, electronic device (including but not limited to smart phone, laptop, tablet, wearable device) server, cloud, infrastructure, or microcontroller including any similar system, or any configuration of the aforementioned, and including any associated input, output, data storage device, networking equipment, or back up facility.</p>	Greater clarity of cover.
Under Section 8 (Cyber) addition War definition (page 63).	N/A	<p><b>War</b></p> <ul style="list-style-type: none"> <li>the use of any physical force by a sovereign state against another sovereign state or as part of a civil war rebellion revolution insurrection; and/or</li> <li>military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority; whether war be declared or not</li> </ul>	Greater clarity of cover.
Under Section 8 (Cyber) addition of War exclusion (page 67)	N/A	<p><b>9. War</b> Any cost, <b>damages</b>, liability, loss, <b>defence costs</b>, or expenses of any kind:</p> <ul style="list-style-type: none"> <li>directly or indirectly arising from a <b>war</b>; or</li> <li>arising from a <b>cyber operation</b>.</li> </ul> <p>It shall be <b>our</b> responsibility to prove that this exclusion applies. <b>You and we</b> will consider such</p>	Greater clarity of cover.

		<i>objectively reasonable evidence that is available at the time of a <b>cyber operation</b> to determine who it is due to. This may include formal or official statements by the <b>government</b> of the <b>impacted state</b> saying that they regard the <b>cyber operation</b> is due to another sovereign state or those acting at its direction or under its control.</i>	
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**End of 'Premier 01/2025 - What's changed?' Document.**

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