

# Aviva Private Clients

Summary of Differences in Cover  
High Net Worth Home



The below is a summary of the important differences in cover between the existing AxaXL tailorMade Home Policy and the new Aviva Private Clients High Net Worth Home Policy, and includes all reductions in cover.

All items shown in **green** are where coverage is better, **red** shows where coverage has lessened and **grey** where a wording is different but the coverage is the same.

For full details of the cover provided by either policy, please refer to your policy wording.

Policy coverage	Existing AxaXL tailorMade Home product	New Aviva Private Clients HNW Home product
	<b>Section A - Buildings</b>	<b>Your buildings</b>
<b>Construction materials</b>	Not covered	Covered up to £50,000
<b>Trespass damage</b>	Up to £50,000	Up to 10% of the total amount insured for buildings at the residence
<b>Storm damage to gates / fences</b>	Up to the sum insured	Up to the amount insured for buildings at the residence
<b>Damage to the garden</b>	Up to 10% of the sum insured for the Buildings with a maximum of £2,500 per tree and plant	Up to 10% of the total amount insured for buildings at the residence with a maximum of £5,000 for any one tree, shrub or plant
<b>Additional Expenses</b>	Expert costs (architects, engineers, legal fees to repair or replace the buildings) up to 25% of sum insured	Within the amount insured for building at the residence
<b>Environmental upgrade</b>	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £5,000	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £25,000
<b>Extended Replacement / Increased Rebuild Costs</b>	Covered subject to valuation every 3 years	Covered after we have surveyed if applicable with no end date
<b>Other Permanent Structures (OPS)</b>	All OPS sums insured are charged	Covered up to 20% of the Buildings amount insured automatically
<b>Emergency access &amp; repair costs</b>	Reasonable costs / Up to the sum insured	Up to £15,000 for each emergency event
<b>Home upgrade following Flood</b>	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £5,000	Covered where the claim exceeds £50,000 with a maximum of £10,000
<b>Utility expenses and income</b>	Covered up to 45 days starting from date of loss	Covered under Buildings up to £25,000 (Green generation system - damage)
<b>New acquisitions of fixtures and fittings</b>	Covered up to 15% of sum insured for Buildings provided notification is received within 90 days	Covered under Construction materials, up to £50,000
	<b>Section B - Contents</b>	<b>Your contents</b>
<b>Valuables Coins, stamps, medals, gold, silver and plated articles</b>	Covered up to £7,500	No limit under Contents
<b>Money</b>	Covered up to £7,500	Covered within Money, Documents and Title Deeds - up to £15,000 out of a safe; £15,000 in a safe not at the residence and £25,000 in a safe at the residence
<b>Title deeds</b>	Covered up to £7,500	Covered within Money, Documents and Title Deeds - up to £15,000 out of a safe / £25,000 in a safe

<b>Policy coverage</b>	<b>Existing AxaXL tailorMade Home product</b>	<b>New Aviva Private Clients HNW Home product</b>
	<b>Section B - Contents</b>	<b>Your contents</b>
<b>Guests' personal possessions</b>	Covered up to £15,000	Covered up to the contents amount insured
<b>Property in the open</b>	Covered up to £15,000	No limit under Contents
<b>Marquees</b>	Covered up to £50,000	No limit under Contents
<b>Contents of students living away from home</b>	Covered up to £15,000 per person and £2,000 per item	No limit under Contents
<b>Identity fraud expenses</b>	Covered up to £25,000	Up to £150,000 (covered under Legal Solutions)
<b>Fallen trees - storm cover</b>	Not covered	Covered up to £1,000
<b>Loans to you</b>	Not covered	Covered up to £250,000 for fine art and collectibles / £50,000 for all other valuables
<b>Reward</b>	Not covered	Covered up to £25,000 for info leading to criminal conviction in connection with a claim
<b>Green generation system - new system fitted post loss (where there was previously no system) (buildings or contents)</b>	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £5,000	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £25,000
<b>Memorials</b>	Not covered	Covered up to £5,000
<b>Flood protection system fitting</b>	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £5,000	Covered where the claim exceeds £50,000 up to £10,000
<b>Water leak detection system fitting</b>	Covered where the claim exceeds £10,000. 10% of the claim total up to a maximum of £5,000	Covered where the claim exceeds £10,000 up to £5,000
<b>Increased contents cover following loss</b>	Covered up to an additional 25% of the sum insured subject to a valuation less than 3 years old	Covered up to 50% more than the amount insured with a valuation less than 3 years old
<b>Event cancellation</b>	No cover	Covered up to £50,000
<b>Tenants improvements - under Contents section</b>	Covered under Buildings section	Covered up to 10% of the Contents amount insured where no Buildings cover applies
<b>Garden cover under Tenants Improvements</b>	No cover	Covered up to 10% of the Tenants improvements amount insured, limited to £5,000 any one tree, shrub or plant
<b>Jewellery uplift</b>	Covered up to an additional 25% of the Specified Valuable sum insured subject to a valuation less than 3 years old	Covered up to 150% of the Specified Valuable amount insured subject to a purchase receipt or valuation less than 3 years old
<b>Collections uplift</b>	Covered up to an additional 25% of the Collection total sum insured subject to a valuation less than 3 years old	Covered up to 150% of the Specified Valuable amount insured subject to a purchase receipt or valuation less than 3 years old
<b>Couture clothing - dry cleaning damage</b>	Not covered	Covered when insured under Valuables section
<b>Couture clothing - unfinished items</b>	Not covered	Covered when insured under Valuables section, up to £25,000



Policy coverage	Existing AxaXL tailorMade Home product	New Aviva Private Clients HNW Home product
	<b>Section B - Contents</b>	<b>Your contents</b>
<b>Increased cost of working</b>	Covered up to £15,000	Not specifically mentioned. Such costs would be considered under Your Property Emergencies, Living Expenses - no financial limit, cover up to 3 years
<b>Transport and storage costs</b>	Covered up to 15% of sum insured for Contents	No limit under Contents
<b>Loss prevention and mitigation expenses</b>	Covered up to 10% of the indemnity with a maximum of £5,000	Covered under Property Emergencies, up to £10,000 and defined as losses arising from storm or flood
<b>Psychological care following aggravated burglary</b>	Covered up to £10,000	Covered under Personal Emergencies; Emergency Events; Psychiatric Treatments up to £15,000 per person and up to £30,000 per event
<b>Business records</b>	Covered up to £15,000	Not covered
<b>Book debt</b>	Covered up to £15,000	Not covered
<b>Metered water and domestic heating oil</b>	Unlimited	Covered up to the amount insured
<b>Emergency access repair costs</b>	Reasonable and necessary costs	Covered up to £15,000 - same limit applied for emergency preventative measures
<b>Watercraft</b>	Included when under 12 feet in length or with an engine no more than 10 HP	Included when under 4.5m long or with an engine no greater than 15 HP
	<b>Section C - Collections</b>	<b>Your valuables</b>
<b>Single article limit for unspecified items</b>	Covered up to £30,000	Covered up to £25,000 for Jewellery and up to £50,000 for all other Valuables
<b>Unspecified pairs and sets</b>	Covered up to £30,000 per pair and set	Not specifically mentioned and covered up to single article limits for unspecified items being £25,000 for Jewellery and up to £50,000 for all other Valuables
<b>Defective title</b>	Covered up to 10% of the total sum insured for the Collection with a maximum of £150,000 - cover provided from date policy inception	Covered up to £200,000 from policy inception date
<b>Emergency evacuation</b>	Covered up to 15% of the sum insured of the Collection	Cover provided under Your Property Emergencies
<b>Loss prevention and mitigation expenses</b>	Covered up to 10% of the amount claimed up to a maximum of £5,000	Covered under Your Property Emergencies, up to £10,000 and re-named Emergency Preventative Measures
<b>Increase in market value</b>	Covered up to an additional 25% of the Collection total sum insured subject to a valuation less than 3 years old	Covered up to 150% of the Specified Valuable amount insured subject to a purchase receipt or valuation less than 3 years old
<b>Increased market value following death of artist</b>	Covered up to 200% of the agreed value with a maximum of £150,000	Covered up to 150% of the specified value, subject to a valuation less than 3 years old - not specific to death or disability to the artist
<b>New acquisitions</b>	Covered up to 30% of sum insured for the Collection provided notification is received within 90 days	Covered up to 30% of the amount insured; £10m for fine art and £1m for valuables; whichever is the lesser, within 90 days

Policy coverage	Existing AxaXL tailorMade Home product	New Aviva Private Clients HNW Home product
	<b>Section D - Jewellery</b>	<b>Your valuables</b>
Single article limit for unspecified items	Covered up to £20,000	Covered up to £25,000
Unspecified pairs and sets	Covered up to £20,000 per pair and set	Covered up to £25,000
Specified valuables	Covered up to an additional 25% of the Specified Valuable sum insured subject to a valuation less than 3 years old	Covered up to 150% of the amount insured, subject to a valuation which is less than 3 years old at the time of the loss
New acquisitions	Covered up to 30% of sum insured for Jewellery provided notification is received within 90 days	Covered up to 30% of the amount insured; £10m for fine art and £1m for valuables; whichever is the lesser, within 90 days
	<b>Section E - Your Liabilities</b>	<b>Your liability</b>
Golf cover - hole in one	Not covered	Covered up to £2,500
Domestic Employees Liability	Included and not limited to arising from an accident	Included but limited to arising from an accident
Unlicensed firearms	No exclusion	Excluded
<b>Additional covers</b>		
Nest removal	Not covered	Covered up to £1,000 under Your Property Emergencies
Personal Accident	Covered up to £50,000 for fatal injury only, no other limits	Covered up to £50,000 for death, and up to £25,000 for loss of limb, sight, speech or hearing
Emergency Events; (each of these covers apply to a specific type of event)	Split out below;	Split out below;
Medical Expenses	Not covered	Covered up to £15,000 per person, max £30,000 per event
Psychiatric treatment	Covered up to £10,000	Covered up to £15,000 per person, max £30,000 per event
Lost salary	Not covered	Covered up to £15,000 per person, max £30,000 per event
Permanent relocation expenses	Not covered	Covered up to £15,000 per event
Personal security expenses	Not covered	Covered up to £15,000 per event
Temporary relocation expenses	Not covered	Covered up to £15,000 per event
Travel and accommodation expenses following medical treatment of a family member	Not covered	Covered up to £10,000 per person, max £20,000 per event
Loans made by you	Not mentioned - full cover assumed	Covered up to £5m for fine art and collectibles / £500k for all other valuables
Green generation system - loss of use or loss of income (buildings or contents)	Covered up to 45 days starting from date of loss	Covered up to £25,000 subject to repairs beginning within 30 days of the date of loss

Policy coverage	Existing AxaXL tailorMade Home product	New Aviva Private Clients HNW Home product
<b>Wording differences</b>		
<b>Recovered property</b>	Buy back of recovered property within 60 days, interest calculation between claim settlement date and date re-purchased plus recovery costs/expenses or the market value	Included with no time limit and no interest calculation
<b>Motorised vehicles whilst in use</b>	Excluded	Included for Incidental Motor Vehicles for UK risk locations only
<b>Building work</b>	Works referral limit £100,000	Works referral limit £250,000
	<b>Travel</b>	<b>Your travel</b>
<b>Companion travel expenses</b>	Covered up to £1,000	Covered up to £15,000
<b>Companion accommodation and subsistence</b>	Covered up to £250 per day £3,500 max	Covered up to £15,000
<b>Emergency dental treatment</b>	Covered up to £500	Covered under Medical Expenses & Repatriation section, up to £10m
<b>Funeral expenses abroad</b>	Covered up to £5,000	Covered up to £15,000
<b>Travel to return home for close relation funeral</b>	Not covered	Covered up to £15,000
<b>UK expenses</b>	Covered up to £5,000	Included as part of claims costs
<b>Pregnancy complications</b>	Covered up to £200,000	Covered under Medical Expenses & Repatriation section, up to £10m
<b>Hospital benefit</b>	Covered up to £50 per 24 hours max £500	Covered up to £100 per 24 hours spent in hospital max £1,000
<b>Equipment hire</b>	Covered up to £50 per day max £250	Covered up to £1,500
<b>Unused green fees</b>	Covered up to £100 per day max £500	Covered up to £100 per day max 7 days
<b>Financial failure protection</b>	Covered up to £5,000	Covered up to £15,000
<b>Continuation of medical expenses once back in UK</b>	Not covered	Covered up to £1,000
<b>Coma</b>	Not covered	Covered up to £250 each week for a max of 104 weeks
<b>Personal Accident</b>	Covered up to £50,000	Covered under Your Personal Emergencies, up to £50,000 for death, and up to £25,000 for loss of limb, sight, speech or hearing
<b>Delayed baggage after 24 hours</b>	Covered up to £250	Covered up to £500
<b>Delayed baggage after 36 hours</b>	Covered up to £250, max £2,500 per party	Covered up to £500
<b>Cash / travel tickets and documents</b>	Covered up to £1,000, cash limit £500	Covered under Contents up to £15,000
<b>Travel delay</b>	Covered up to £250 per 12 hours, max £2,500	Covered up to £1,000 after 12 hours delay
<b>Additional travel and accommodation</b>	Covered up to £5,000	Included as part of claims costs

<b>Policy coverage</b>	<b>Existing AxaXL tailorMade Home product</b>	<b>New Aviva Private Clients HNW Home product</b>
	<b>Travel</b>	<b>Your travel</b>
<b>Cattery and kennel fees</b>	Covered up to £20 per 24 hours max £100	Included as part of claims costs
<b>Winter sports pack</b>	Covered up to £700 max £350 per week	Covered up to £1,000 under Winter Sports
<b>Collision damage waiver</b>	31 days max any 1 rental period	Not covered
<b>AD and theft excess reimbursement (part of collision damage waiver)</b>	Covered up to £1,500	Not covered
<b>Loss of hire car keys</b>	Covered up to £500	Not covered
<b>Vaccines and Inoculations exclusion</b>	No exclusion in current wording	Not covered if the recommended vaccines not taken before the journey
	<b>Family legal protection</b>	<b>Your legal solutions</b>
<b>Minimum sum in dispute</b>	£125	£100
<b>Freedom to choose lawyer</b>	Yes, limited up to £100 per hour	Yes with prior agreement. No max amount specified.
<b>Jury Service and court attendance</b>	Covered up to £150,000	Covered up to your net salary subject to policy conditions
<b>Accommodation and storage costs re let property</b>	Not covered	Covered for Accommodation costs up to £300 per day & £10,000 in total / Storage costs up to £300 per week & £10,000 in total
<b>Crisis communication</b>	Not covered	Covered up to £25,000
<b>Domestic employee disputes</b>	Not covered	Covered up to £150,000
<b>Identity theft</b>	Not covered	Covered up to £150,000
<b>Loss of earnings</b>	Covered up to £150,000	Covered up to your net salary subject to policy conditions
<b>Recovering rent arrears</b>	No	Covered
<b>Repossession</b>	No	Covered
<b>School admissions appeals</b>	Yes with no limit shown	£25,000 limit
<b>Inheritance disputes</b>	Covered up to £50,000	Not covered
	<b>Home emergency &amp; breakdown</b>	<b>Your home breakdown and emergency solutions</b>
<b>Alternative accommodation costs</b>	£250 per night on a room only basis for insured people	£3,000
<b>Domestic power supply</b>	£1,500	£3,000
<b>Fallen tree</b>	Not covered	£3,000
<b>Home security</b>	£1,500	£3,000
<b>Main heating system</b>	£1,500	£3,000
<b>Plumbing and drainage</b>	£1,500	£3,000
<b>Toilet unit</b>	£1,500	£3,000
<b>Vermin infestation</b>	Not covered	£3,000



<b>Policy coverage</b>	<b>Existing AxaXL tailorMade Home product</b>	<b>New Aviva Private Clients HNW Home product</b>
	<b>Home emergency &amp; breakdown</b>	<b>Your home breakdown and emergency solutions</b>
<b>Claims where the home is unoccupied for 30 or more consecutive days</b>	Not covered	Covered
<b>Claims occurring within the first 48 hours of the inception date</b>	Not covered	Covered
<b>Outbuildings</b>	Not covered	Covered
<b>Definitions</b>		
<b>Definition of Household</b>	All permanent residents at your home with the exception of tenants or domestic employees	Definition of You/your applies
<b>Definition of Unoccupied</b>	Not lived in by you or by a person authorised by you for a period of 90 consecutive days. Unoccupancy terms apply (leave heat on etc)	Not defined. Escape of water exclusion applies as a general exclusion after 90 consecutive days, subject to certain conditions
<b>Definition of You</b>	The person or persons shown in the schedule as the insured	You/your means the person, persons or legal entity named as the policyholder in the schedule and all members of your family (including adopted children, stepchildren and foster children), spouses, fiancé(e)s, co-habitees or partners who live: <ul style="list-style-type: none"> <li>• permanently in your residence; or</li> <li>• temporarily away from your residence while at school, college or university.</li> </ul> It also includes domestic employees who live permanently in your residence unless we state otherwise in this policy. You/your does not include those persons who pay rent to live in your residence.
<b>Definition of Loss</b>	Physical loss	Loss means: <ul style="list-style-type: none"> <li>under Your buildings, Your contents, Your valuables and Your property emergency, loss or damage; and</li> <li>under Your liability: damage; or personal injury, which means: <ul style="list-style-type: none"> <li>injury, and resulting sickness disease and death; false arrest; false imprisonment or unlawful detention; shock, mental injury or anguish; invasion of the right of privacy; libel, slander or defamation of character; malicious prosecution or humiliation; or unlawful entry or eviction.</li> </ul> </li> </ul>



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Definitions		
<b>Definition of Terrorism</b>	Not defined	Defined as: any act or acts including, but not limited to: a) the use or threat of force and/or violence; and/or b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, in whole or in part, for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes
<b>Definition of Incidental motor vehicles</b>	Incidental motor vehicles means motor vehicles, whilst not being driven on public roads but which are: <ul style="list-style-type: none"> <li>• used at your residence for the purposes of domestic duties; or</li> <li>• designed to assist the disabled; or</li> <li>• designed for recreational use off public roads (including quad bikes and golf buggies), provided that they are not required by law to be licensed, registered or covered by motor liability insurance.</li> </ul>	Incidental motor vehicles means motor vehicles, which are located at a residence in the United Kingdom, whilst not being driven on public roads but which are: <ul style="list-style-type: none"> <li>• used at your residence for the purposes of domestic duties; or</li> <li>• designed to assist the disabled; or</li> <li>• designed for recreational use off public roads (including quad bikes and golf buggies), provided that they are not required by law to be licensed, registered or covered by motor liability insurance</li> </ul>
<b>Definition of Journey</b>	<ul style="list-style-type: none"> <li>• A trip outside the country in which your main residence is located; or</li> <li>• A trip within the country in which your main residence is located that includes a flight or boat ride that you have booked before commencing the journey or a minimum of 2 nights away from your main residence (in the country in which your main residence is located) in a hotel or other accommodation for which you have paid.</li> </ul>	<ul style="list-style-type: none"> <li>• A trip outside the United Kingdom that starts and ends in the United Kingdom; or</li> <li>• A trip within the United Kingdom (that starts and end in the United Kingdom) that includes a flight or boat ride that you have booked before commencing the journey or a minimum of 2 nights away from your United Kingdom address in a hotel or other accommodation for which you have paid.</li> </ul>

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