

# Hosting refugees – some questions answered about Aviva home cover

We've received a number of questions around the cover implications for our home insurance cover should your clients wish to host refugees who have been displaced by the Ukrainian crisis. We therefore wanted to clarify this for you just in case you receive enquiries from your clients.

## **Is this just for refugees from Ukraine?**

This is in response to the government scheme in relation to refugees who have been displaced by the Ukrainian crisis. However, we have taken the decision to extend this to our home insurance policyholders who choose to host refugees from other countries.

## **What effect would allowing part of a client's home to be occupied by a refugee (i.e. someone who is not a member of the policyholder's family) have on a home insurance policy?**

Ordinarily, if there is a change to the number of people living at the property, you would need to contact us so we can update the number of residents living at the home and understand any cover needs. The premium could change as a result of the number of people living at the home, and some policy conditions may apply where residents are not immediate family or named policyholders.

However, in response to the government scheme in relation to refugees who have been displaced by the Ukrainian crisis, for home insurance, we'll treat refugees as guests, and you don't need to tell us if your clients are housing refugees in their homes.

## **What advice are we offering to policyholders who are thinking of taking part in the UK government's 'Homes for Ukraine' scheme?**

We would encourage you and your clients to check policies to ensure it covers their needs. You may wish to consider additional covers, such as accidental damage or personal belongings for example.

## **Will premiums change if a policyholder puts up a Ukrainian/non-Ukrainian refugee in a second home or one that they normally let out?**

If your clients wish to house refugees displaced from the conflict in Ukraine in their second homes, guest homes or rental properties, you don't need to tell us and there will be no additional premium.

## **Will the UK government's £350 payment for housing refugees affect policy cover?**

If your clients wish to house refugees displaced from the conflict in Ukraine in their second homes, guest homes or rental properties, you don't need to tell us and there will be no additional premium.

## **Will you need to inform us in the future?**

If your client's policy is due for renewal within the first 12 months of the refugees living with them in their home, we do not need to be informed. If, after 12 months, any individuals or family are still living with them, then you will need to us when their policy is next due for renewal.