

# Notice to policyholders

## Household Insurance

Further to the Budget Announcement in June 2010 the standard rate for Insurance Premium Tax (IPT) was increased from 5% to 6% with effect from 4th January 2011.

As your policy is set up on an annual basis, this increase becomes effective on your household insurance policy on 1st January 2012.

Please also note that the compulsory excesses on the following policies are changing with effect from 1st January 2012.

Policy	Current Compulsory Excess	New Compulsory Excess (with effect from 1st January 2012)
Buildings & Contents Plus	£50	£100
Buildings Only	£0	£100
Contents Only	£0	£100

You may have a voluntary excess on top of this, this will be detailed on the enclosed schedule. Should you wish to review your voluntary excess, please contact Skipton Direct on 08458 501777\*

**This is important information and should be kept with your Policy Schedule.**

[skipton.co.uk](http://skipton.co.uk)

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