## What's Changed Flex Home Insurance Policy 2019

## For Republic of Ireland home insurance policy wording reference: FLXI/0119/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of FLXI/0118/PW, and the 2019 policy wording, with a wording reference of FLXI/0119/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.

Copies of all our documentation are available to download as PDF documents from the Plum Underwriting Ltd website as follows:

http://www.plum-underwriting.com/document-centre/

1) The insurer/underwriter for all sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium.

2) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)

- 3) 'Your Insurers' section has been updated (page 4)
- 4) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)
- 5) 'National Bank of Belgium' section has been added (page 4)
- 6) 'Financial Services & Markets Authority' section has been added (page 5)

7) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5 & 6)

- 8) 'United Kingdom Contracts (Rights of Third Parties) Act 1999' has been deleted (page 5)
- 9) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 6)

## End of 'Flex 2019 - What's changed?' Document.

## © 2019 Plum Underwriting Ltd, all rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166

