

# AMETHYST ORIGINAL

**Amethyst provides affluent homeowners with a contents sum insured of £75,000 and above, with protection on a worldwide "all risks" basis.**

All Risks Mid Net Worth  
Home Insurance Policy

2019

With generous policy limits for Buildings, Contents, Valuables, Fine Art and Antiques; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft & Home Emergency are included automatically.

## Target Market

This product is designed to provide cover for "clean" risks as well as providing cover for clients (with contents exceeding £75,000) who require flexibility in the underwriting due to "non-standard" elements to their individual circumstances.

## Cover Summary

Worldwide All Risks Cover

Accidental Damage and Accidental Loss included as standard

Accidents to Domestic Employees	£10,000,000
Legal Liability to the Public	£5,000,000

Minimum Contents Sum Insured £75,000

Minimum Building Sum Insured £250,000

The following examples are covered automatically under "Section 2 – Contents including Fine Art, Antiques and Valuables" up to the limit shown (unless a higher limit is requested)

Fine Art and Antiques	£15,000
Valuables (including guns)	£5,000
Home Business Contents	£20,000
Contents in Outbuildings	£20,000
Contents in the Open	£10,000
Personal Documents, Title Deeds and Registered Bonds	£5,000
Watercraft including their Furnishings, Equipment and Out Board Motors	£5,000
Saddlery & Tack Away from the Home	£5,000
Theft from Unattended Vehicles	£2,500

The following covers are included automatically

Legal Expenses & Identity Theft	£100,000
Home Emergency	£500

For Special Extensions please see overleaf.

## Application

Online at  
[www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Insurer(s)

The insurers providing cover for our United Kingdom products are detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting Ltd.

Full details of who the insurers are can be found on the Plum Underwriting Ltd website at [www.plum-underwriting.com/about/uk-insurers/](http://www.plum-underwriting.com/about/uk-insurers/)

## Payment options

Broker statement.  
Direct debit payment facility available.

## Risk transfer

Risk transfer cascades to brokers with a direct agency with Plum Underwriting Ltd only.

## Territories

For properties situated in England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

## Distribution

This product is distributed via FCA authorised brokers.

## Product governance

Regular reviews are conducted to ensure that this product remains consistent with the needs of the target market and our distribution strategy.

[www.plum-underwriting.com](http://www.plum-underwriting.com)

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## Special Extensions

### Buildings

Alterations to the Home  
Alternative Accommodation  
Loss of Rent  
Denial of Access  
Garden, Plants & Shrubs

Trace & Access  
Sale of Your Premises  
Fixtures & Fittings Temporarily Removed  
Extended Replacement  
Replacement Locks  
New Fixtures & Fittings  
Illegal Depositing of Waste  
Fatal Injury  
Reward  
Alternative Accommodation due to Squatters  
Emergency Entries  
Ground Rent  
Damage to gardens by Emergency Services  
Unauthorised Use of Electricity, Gas or Water  
Security Expenses  
Removal of Nests

### Limit

Up to £15,000  
Up to 24 months  
Up to 24 months  
Up to £5,000  
Up to 5% of the buildings sum insured or £25,000 whichever is the lower amount  
Up to £1,000 per plant/tree/shrub  
Up to £15,000  
Included  
Up to 10% of the buildings sum insured  
Up to 125%  
Unlimited with a £50 excess  
Up to £10,000  
Up to £5,000  
Up to £25,000 each person or £5,000 for each person under 16  
Up to £10,000  
Up to £10,000  
Up to £5,000  
Up to 24 months  
Up to £2,500  
Up to £5,000  
Up to £5,000  
Up to £5,000

### Contents

Alternative Accommodation  
Rent Owed  
Denial of Access  
Bank Cards  
Money  
Domestic Heating Oil  
Fatal Injury  
Fridge & Freezer Contents  
Loss of Metered Water  
New Acquisitions  
Replacement Locks  
Reinstating Data  
Temporary Increases to the Sum Insured  
Students & Boarders Possessions  
Tenants Liability  
Guests, Visitors & Domestic Employees Personal Effects  
Nursing/Residential Care Home  
Pedal Cycles  
Contents Elsewhere  
Marquees  
Quad Bikes, Go-Carts & Off Road Motorcycles (50cc)  
Death of Artist  
Defective Title  
Hole in One  
Hiring Golf Clubs Overseas  
Moving Home  
Contents in Storage  
Reward  
Ground Rent  
Contents Kept Elsewhere

### Limit

Up to 24 months  
Up to 24 months  
Up to £5,000  
Up to £25,000  
Up to £2,500 (£500 in a hotel)  
Up to £10,000  
Up to £25,000 each person or £5,000 for each person under 16  
Unlimited  
Up to £10,000  
Up to 20% of the contents, fine art and antiques, and valuables sum insured  
Unlimited with a £50 excess  
Up to £5,000  
Up to £10,000. Up to £1,000 single article limit  
Up to £5,000  
Up to 20% of the contents sum insured  
Up to £5,000. Up to £1,000 single article limit  
Up to £10,000. Up to £1,000 single article limit  
Up to £5,000  
Up to £5,000. Up to £500 single article limit  
Up to £20,000  
Up to £5,000  
Up to 200% (maximum £100,000)  
Up to 110% of the fine art sum insured subject to a maximum of £25,000  
£500  
Up to £25 per day up to a maximum of £250  
Included  
Up to 20% of the contents sum insured. Up to £2,500 single article limit  
Up to £10,000  
Up to 24 months  
Up to £5,000

## Contacts

### Underwriting

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To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.com](http://www.plum-underwriting.com)

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