

# AMETHYST

All Risks Mid Net Worth  
Home Insurance Policy

2019

**Amethyst provides affluent homeowners with a contents sum insured of £100,000 and above, with protection on a worldwide "all risks" basis.**

With generous policy limits for buildings, contents, valuables and fine art; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft, Home Emergency and Cyber 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 £100,000) 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 £100,000

Minimum Building Sum Insured £200,000

The following examples are covered automatically under "Section 2 – Contents" up to the limit shown (unless a higher limit is requested)

Valuables (including guns) £10,000 per item or in total

Fine Art £25,000 per item

Precious Metals £10,000

Quad Bikes, Tractors and Ride On Mowers £5,000

Watercraft £5,000

Contents in Outbuildings £20,000

Outdoor Items £10,000

Theft from Unattended Vehicles £5,000

Saddlery & Tack Away from the Home £5,000

Home Business Contents £20,000

Home Business Stock £2,500

The following covers are included automatically

Legal Expenses & Identity Theft £100,000

Home Emergency £1,000

Cyber £50,000

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 Limited 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

Extended Replacement  
Alternative Accommodation  
Alterations to the Home  
Loss of Rent  
Denial of Access  
Garden Cover

Trace & Access  
Sale of Your Premises  
Replacement Locks  
Fixtures & Fittings Temporarily Removed  
New Fixtures & Fittings  
Illegal Depositing of Waste  
Fatal Injury  
Reward  
Alternative Accommodation due to Squatters  
Emergency Entries  
Damage to gardens by Emergency Services  
Ground Rent  
Domestic Water, Oil and Gas  
Unauthorised Use of Electricity, Gas or Water  
Pollution and Contamination  
Tree Damage Prevention Measure  
Environmental Upgrades  
Home Upgrades  
Security Upgrade Following Aggravated Burglary  
Listed Property Planning Protection  
Carpets, Curtains and White Goods in Let Property  
Security Expenses  
Removal of Nests

### Contents

Alternative Accommodation  
Alterations to the Home  
Trace and Access  
Rent Owed to You  
Rent You Owe  
New Acquisitions  
Denial of Access  
Pedal Cycles  
Money  
Bank Cards  
Fridge & Freezer Contents  
Replacement Locks  
Domestic Water, Oil or Gas  
Unauthorised use of Electricity, Gas or Water  
Loss of Personal Electronic Data  
Loss of Personal Documents  
Temporary Sum Insured Increase  
Ground Rent  
Guests, Visitors & Domestic Employees Personal Effects  
Moving Home  
Students & Boarders Possessions  
Nursing/Residential Care Home  
Marquees  
Memorial Stones  
Hole in One  
Hiring Golf Clubs Overseas  
Reward  
Fatal Injury  
Death of Artist (Fine Art)  
Defective Title (Fine Art)  
Defective Title (Jewellery)  
New Possessions (Fine Art)  
New Possessions (Valuables)  
Contents Kept Elsewhere

### Limit

Up to 125% subject to a professional valuation in last 5 years  
Up to 3 years  
Up to £25,000  
Up to 3 years  
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  
Unlimited (nil excess)  
Up to 10% of the buildings sum insured  
Up to £10,000  
Up to £25,000  
Up to £50,000 each person or £5,000 for each person under 16  
Up to £10,000  
Up to £10,000  
Unlimited  
Unlimited  
Up to 3 years  
Up to £10,000  
Unlimited  
Up to £5,000,000  
Up to £2,500  
Up to £2,500  
Up to £5,000  
Up to £2,500  
Up to £5,000  
Up to £5,000  
Unlimited  
Up to £5,000

### Limit

Up to 3 years  
Up to £25,000  
Up to £15,000  
Up to 3 years  
Up to 3 years  
Up to 25% of the contents sum insured  
Up to £5,000  
Up to £5,000  
Up to £2,500  
Up to £25,000  
Unlimited (nil excess)  
Unlimited (nil excess)  
Up to £10,000  
Unlimited  
Up to £5,000  
Up to £5,000  
Up to 20% of the contents sum insured £1,000 single article limit  
Up to 3 years  
Up to £5,000. £2,500 single article limit  
Included  
Up to £5,000  
Up to £10,000. £1,500 single article limit  
Up to £20,000 (maximum of 7 days)  
Up to £2,500  
£500  
Up to £25 per day up to a maximum of £250  
Up to £10,000  
Up to £50,000 each person or £5,000 for each person under 16  
Up to 200% of the sum insured subject to a maximum of £100,000  
Up to 10% of fine art sum insured subject to a maximum of £100,000  
Up to 10% of jewellery sum insured subject to a maximum of £25,000  
Up to 20% of the fine art sum insured  
Up to 20% of the valuables sum insured  
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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