

## What's Changed eLet Home Insurance Policy 2021

For UK home insurance policy wording reference: ELET/0421/PW

The following document demonstrates all significant differences to the conditions of the policy, and the cover between the 2020 policy wording, with a wording reference of ELET/0420PW, and the 2021 policy wording, with a wording reference of ELET/0421/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.

- 1) Update to our registered address (pages 4 & 5)
- 2) Amend unoccupied definition to 30 consecutive days (page 10)
- 3) Update General Condition 4: Index Linking (page 11).

4) Update General Condition 11: Inspection of the Premises Whilst the Home is Tenanted to include the following sentence:

'This includes if the home is let to friends and/or your family members'.

(page 12).

5) Update Claim conditions point K) Tenancy Agreement to make it clearer that the condition is applicable even if the property is rented to friends and family.

**You** must provide **us** with copy of the tenancy agreement (which is required even if the **home** is let to friends and/or **your** family members unless **we** agree otherwise) and proof of the tenants deposit held on request.

(page 16).

## End of 'eLet 2021 - What's changed?' Document. © 2021 Plum Underwriting Ltd, all rights reserved.

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