

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

2021

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 Building Sum Insured £250,000

Minimum Contents Sum Insured £75,000

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/apply-for-an-agency

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-us/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.

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 in any one period of insurance
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 inc Electrically Assisted 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

T: 0345 481 0069
E: underwriting@plum-underwriting.com

Business Development

T: 0345 402 3006
E: bus.dev@plum-underwriting.com

General Enquiries

T: 0345 130 0802
E: info@plum-underwriting.com

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at www.plum-underwriting.com

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Far from standard

Plum
UNDERWRITING