

# What's Changed Flex Home Insurance Policy 04/2022

FLEX

For UK home insurance policy wording reference: FLX/0422/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the April 2021 policy wording, with a wording reference of FLX/0421/PW, and the April 2022 policy wording, with a wording reference of FLX/0422/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:

<https://www.plum-underwriting.com/document-centre/uk-products-plum-online-portal/>

## Policyholder Renewal Notice

Please note that your policy will not renew unless we receive instructions from you via your broker or insurance intermediary on or before the expiry date of the period of insurance (renewal date). If we do not receive instructions to renew then your cover will cease from the expiry date shown in your policy schedule and you will have no cover from that date. It is your responsibility to ensure that you have arranged replacement cover to ensure that there are no breaks in cover.

Should you have any queries with your renewal quotation, or you wish to renew cover please speak to your broker or insurance intermediary.

Change Description	Old Wording	New Wording	What This Means for You
Under 'Your Policy' add in explanatory text regarding what happens when the policy is due to expire (page 1)	N/A	Add: <b>Renewal of Your Policy</b> <b>We will write to you via your broker or insurance intermediary before the end of the period of insurance to either:</b> <b>(i) Offer you cover for the next period of insurance (a renewal).</b> <b>(ii) Confirm that cover will cease at the end of the current period of insurance (a lapse).</b>  <b>Please note that your policy will not renew unless we receive instructions from you via your broker or insurance intermediary on or before the expiry date of the period of insurance (renewal date). If we do not</b>	Clarity around what you can expect to happen when your cover is due for renewal. Also confirms that your policy will not auto renew.

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		<p><i>receive instructions to renew then <b>your</b> cover will cease from the expiry date shown in <b>your policy</b> schedule and <b>you</b> will have no cover from that date. It is <b>your</b> responsibility to ensure that <b>you</b> have arranged replacement cover to ensure that there are no breaks in cover.</i></p> <p><i>Should you have any queries with <b>your</b> renewal quotation, or <b>you</b> wish to renew cover please speak to <b>your broker or insurance intermediary.</b></i></p>	
Update to website link containing information of the insurers (page 4)	<a href="http://www.plum-underwriting.com/about/underwriting-capacity/">www.plum-underwriting.com/about/underwriting-capacity/</a>	<a href="https://www.plum-underwriting.com/about-us/uk-insurers/">https://www.plum-underwriting.com/about-us/uk-insurers/</a>	Up to date link on our insurers.
Update to website link containing information of the insurers (page 5)	<a href="http://www.plum-underwriting.com/about/underwriting-capacity/">www.plum-underwriting.com/about/underwriting-capacity/</a>	<a href="https://www.plum-underwriting.com/about-us/uk-insurers/">https://www.plum-underwriting.com/about-us/uk-insurers/</a>	Up to date link on our insurers.
Update weblink for the Plum Privacy Policy (page 5)	<a href="http://www.plum-underwriting.com">www.plum-underwriting.com</a>	<a href="https://www.plum-underwriting.com/info/privacy-policy/">https://www.plum-underwriting.com/info/privacy-policy/</a>	Up to date link of our privacy policy.
Increase contents in garages and outbuildings limit from £7,500 to £10,000 (page 8).	<b>contents</b> in garages and outbuildings up to £7,500 in total per claim	<b>contents</b> in garages and outbuildings up to £10,000 in total per claim	Increased level of cover.
Under definition of <b>Contents</b> under 'Contents' does not include' update motor vehicles bullet point (page 8).	motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers, boats or vessels or their accessories other than those defined as <b>watercraft</b>	motor vehicles (other than domestic gardening equipment, <b>electrically assisted pedal cycles</b> , motorised mobility scooters, electric wheelchairs and powerchairs), caravans, trailers, boats or vessels or their accessories other than those defined as <b>watercraft</b>	Correction to confirm that <b>electrically assisted pedal cycles</b> are covered under <b>contents</b> .
Update definition of Europe (page 8)	<p><b>Europe</b>  <i>'Europe' is defined as:</i></p> <ul style="list-style-type: none"> <li>• EU member states;</li> <li>• Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and</li> <li>• The Vatican City;</li> <li>• all Mediterranean Islands;</li> <li>• all countries with a Mediterranean shoreline;</li> <li>• the Canary Islands;</li> <li>• Madeira;</li> </ul> <p><i>and journeys between these countries</i></p>	<p><b>Europe</b>  <i>'Europe' is defined as:</i></p> <ul style="list-style-type: none"> <li>• EU member states;</li> <li>• United Kingdom (England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands)</li> <li>• Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and</li> <li>• The Vatican City;</li> <li>• all Mediterranean Islands;</li> </ul>	Greater clarity in the event of a loss.

		<ul style="list-style-type: none"> <li>• all countries with a Mediterranean shoreline;</li> <li>• the Canary Islands;</li> <li>• Madeira;</li> </ul> <p>and journeys between these countries</p>	
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	<p><b>Flood</b>  <i>Water from any source external to a building, which enters a building:</i></p> <p>a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and</p> <p>b) does so with a volume, weight or force which is substantial and abnormal</p> <p><i>whether resulting from <b>storm</b> or otherwise.</i></p> <p><i>For the avoidance of doubt the following do not constitute a Flood:</i></p> <p>c) the gradual seepage or percolation of water into a building (such as rising damp); and</p> <p>d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence of a flood meeting the above definition.</p>	Greater clarity in the event of a loss.
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<p><b>Storm</b>  <i>A period of violent weather which may incorporate:</i></p> <ul style="list-style-type: none"> <li>• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</li> <li>• torrential rain, falling at a rate of at least 25mm per hour</li> <li>• snow to a depth of at least one foot (30 centimetres) in 24 hours</li> <li>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</li> </ul>	Greater clarity in the event of a loss.
Amend definitions of precious metals within definitions of valuables (page 11)	Precious metals means gold, silver and platinum, including gold and silver plate.	Precious metals means gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.	Greater clarity in the event of a loss.
Amend Building Works exclusion 5 (page 16)	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a result of violent and forcible entry or exit.</i>	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a</i>	Greater clarity in the event of a loss.

		<i>result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.</i>	
Under Section 1 - Buildings Additional Cover C (Loss of Rent/Alternative Accommodation) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 22)	N/A	<i>h) any alternative accommodation for <b>your</b> lodgers/paying guests unless <b>we</b> specifically agree.</i>	<b>We</b> will not pay alternative accommodation including for <b>your</b> lodgers/paying guests unless <b>we</b> otherwise agree.
Under Section 1 - Buildings Additional Cover I (Squatters) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 23)	N/A	<i>b) any alternative accommodation for <b>your</b> lodgers/paying guests unless <b>we</b> specifically agree.</i>	<b>We</b> will not pay alternative accommodation including for <b>your</b> lodgers/paying guests where <b>your home</b> has been occupied by squatters, unless <b>we</b> otherwise agree.
Under Section 2 - Contents Additional Cover E (Alternative Accommodation) add under 'We will not Pay' an exclusion relating to lodgers/paying guests (page 28)	N/A	<i>g) any alternative accommodation for <b>your</b> lodgers/paying guests unless <b>we</b> specifically agree.</i>	<b>We</b> will not pay alternative accommodation including for <b>your</b> lodgers/paying guests unless <b>we</b> otherwise agree.
Following a full review by the legal expenses insurer the wording of Section 6: Legal Expenses has been updated with the key changes shown below.			
Update to the ' <b>Maximum Amount Payable</b> ' definition (page 43)	<i>The maximum payable in respect of an insured event is as shown in <b>your schedule</b>.</i>	<i>The maximum payable in respect of an insured event is as shown in <b>your schedule</b>.  <b>We</b> will pay up to £100 per hour plus VAT up to the <b>maximum amount payable</b> in respect of an <b>insured event</b>.</i>	Clarity of cover provided.
Update to the ' <b>Standard Advisors Costs</b> ' definition (page 43)	<i>The level of <b>advisers' costs</b> that would normally be incurred in using a specialist panel solicitor or their agents.</i>	<i>The level of <b>advisers' costs</b> that would normally be incurred in using a specialist panel solicitor or their agents as defined in the <b>maximum amount payable</b> and may, at <b>our</b> discretion, vary from time to time.</i>	Clarity of cover provided.
Add under Consumer Pursuit under <b>we</b> will not pay any claim: a point relating to professional negligence (page 44)	N/A	<i>b) for and/or in any way related to professional negligence</i>	Clarity of cover provided.
Update made to ' <b>Prospects of Success</b> ' (page 49)	<i>There must be a 51% or greater chance of winning the case and achieving a positive outcome. A</i>	<i>At any time, <b>we</b> may, but only when supported by independent legal advice,</i>	Clarity of cover provided.

	<p>positive outcome includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>a) Being able to recover the amount of money at stake</li> <li>b) Being able to enforce a judgement</li> <li>c) Being able to achieve an outcome which best serves <b>your</b> interests</li> </ul> <p><i>The assessment of <b>your</b> claim and the prospects of its success will be carried out by an independent <b>adviser</b>. If the <b>adviser</b> determines that there is not a 51% or greater chance of success then <b>we may</b> decline or discontinue support for <b>your</b> case.</i></p>	<p>form the view that <b>you</b> do not have a 51% or greater chance of winning the case and achieving a positive outcome. If so, <b>we may</b> decline support or any further support. Examples of a positive outcome are:</p> <ul style="list-style-type: none"> <li>a) Being able to recover the amount of money at stake</li> <li>b) Being able to enforce a judgement</li> <li>c) Being able to achieve an outcome which best serves <b>your</b> interests.</li> </ul>	
Under the Conditions add point 5: Disclosure (page 50)	N/A	<p><b>5: Disclosure:</b>  <i>If <b>you</b> fail to disclose relevant information or <b>you</b> disclose false information in relation to this policy, <b>we</b>, or the broker, may:</i></p> <p><i>Cancel the contract and keep the premiums if the <b>disclosure breach</b> is deliberate or reckless</i></p> <p><i>Cancel the contract but return the premiums proportionately if this contract would not have been entered into had the <b>disclosure breach</b> been known</i></p> <p><i>Amend the terms of the contract accordingly if the contract would have been entered into on different terms had the <b>disclosure breach</b> been known</i></p> <p><i>Proportionately reduce the amount <b>you</b> are entitled to in the event of a successful claim if a higher premium would have been charged had the <b>disclosure breach</b> been known.</i></p>	Greater explanation of your duty of disclosure
Under Conditions delete point 11 Suspension of Cover: Disclosure (page 50)	<p><b>11. Suspension of Cover</b></p> <p><i>If <b>you</b> breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The <b>insurer</b> will have no liability to <b>you</b> for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.</i></p>	<p><b>11. Suspension of Cover</b></p> <p><del><i>If <b>you</b> breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The <b>insurer</b> will have no liability to <b>you</b> for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.</i></del></p>	Relates to your duty of disclosure (see point above).

Under Section 9 Legal Expenses under 'Claims Procedure' add weblink for claim form (page 51)	N/A	<a href="https://claims.arclegal.co.uk">https://claims.arclegal.co.uk.</a>	Gives you access the claim form required to submit a claim.
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**End of 'Flex 04/2022 - What's changed?' Document.**

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