

What's Changed

Unoccupied Home Insurance Policy 04/2022

For Unoccupied UK home insurance policy wording reference: UNC/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 UNC/0421/PW, and the April 2022 policy wording, with a wording reference of UNC/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: Renewal of Your Policy We will write to you via your broker or insurance intermediary before the end of the period of insurance to either: <i>(i) Offer you cover for the next period of insurance (a renewal).</i> <i>(ii) Confirm that cover will cease at the end of the current period of insurance (a lapse).</i> Please note that your policy will not renew unless we receive instructions from you	Clarity around what you can expect to happen when your cover is due for renewal. Also confirms that your policy will not auto renew. Also clarifies what happens when cover is due to expiry if you have taken out a short-term policy of less than 12 months.

		<p>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.</p> <p>Should you have any queries with your renewal quotation, or you wish to renew cover please speak to your broker or insurance intermediary.</p> <p>If your period of insurance is for less than 12 months however, we will write to you via your broker or insurance intermediary to either:</p> <p>(i) remind you when cover is due to expire. Should you then require an extension of cover please contact your broker or insurance intermediary.</p> <p>(ii) Confirm that cover will cease at the end of the current period of insurance (a lapse).</p>	
Update to website link containing information of the insurers (page 4)	www.plum-underwriting.com/about/underwriting-capacity/	https://www.plum-underwriting.com/about-us/uk-insurers/	Up to date link on our insurers.
Update to website link containing information of the insurers (page 5)	www.plum-underwriting.com/about/underwriting-capacity/	https://www.plum-underwriting.com/about-us/uk-insurers/	Up to date link on our insurers.
Update weblink for the Plum Privacy Policy (page 5)	www.plum-underwriting.com	https://www.plum-underwriting.com/info/privacy-policy/	Up to date link of our privacy policy.
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	<p>Flood Water from any source external to a building, which enters a building:</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>whether resulting from storm or otherwise.</p>	Greater clarity in the event of a loss.

		<p><i>For the avoidance of doubt the following do not constitute a Flood:</i></p> <p><i>c) the gradual seepage or percolation of water into a building (such as rising damp); and</i></p> <p><i>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.</i></p>	
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<p>Storm</p> <p><i>A period of violent weather which may incorporate:</i></p> <ul style="list-style-type: none"> <i>• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</i> <i>• torrential rain, falling at a rate of at least 25mm per hour</i> <i>• snow to a depth of at least one foot (30 centimetres) in 24 hours</i> <i>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</i> 	Greater clarity in the event of a loss.
Under 'Inspecting the Property' amend first line page 12)	We will not pay under the policy, if you fail to comply with the following provisions:-	We will not pay any claim under the policy, if you fail to comply with the following provisions:-	Adds clarity and is more consistently phrased compared to our other products.
Amend Building Works exclusion 5 (page 18)	<i>resulting from theft or attempted theft from the property whilst building works are being undertaken at the premises other than as a result of violent and forcible entry or exit.</i>	<i>resulting from theft or attempted theft from the property whilst building works are being undertaken at the premises other than as a result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.</i>	Greater clarity in the event of a loss.
Under Section 1 - Buildings and Section 2 - Contents, peril 6 (Theft or attempted Theft) under 'We will not pay' update point b) (pages 34 & 38).	<i>b) for loss or damage resulting from theft or attempted theft from the property unless as a result of violent and/or forcible entry or exit.</i>	<i>b) for loss or damage resulting from theft or attempted theft from the property unless as a result of violent and forcible entry or exit.</i>	Greater clarity in the event of a loss.
Under Section 3 – Accidents to Domestic Employees update to clarify cover (page 40)	<i>Under We will pay you: for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance</i>	<i>Under We will pay you: Amend to</i> <i>i) as owner for any amounts you become legally liable to pay as damages for:</i> <ul style="list-style-type: none"> <i>• bodily injury</i> <i>• damage to property caused by an accident happening at the premises</i> 	Provides correct cover under the policy.

	<i>anywhere in the world to your domestic employee(s) employed in connection with the premises shown on your schedule</i>	<i>during the period of insurance.</i>	
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End of 'Unoccupied 04/2022 - What's changed?' Document.

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