

# What's Changed PropertyWorks Insurance Policy 04/2022

PROPERTY  
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For UK Commercial Building Works insurance policy wording reference: PWK/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 PWK/0421/PW, and the April 2022 policy wording, with a wording reference of PWK/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/>

Change Description	Old Wording	New Wording	What This Means for You
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.
Under definition of <b>Contents</b> amend 'We will not pay for' (page 7)	<i>gold, silver, gold and silver plated articles, jewellery and furs</i>	<i>gold, silver, gold and silver plated articles, jewellery, watches, gemstones and furs</i>	Greater clarity in the event of a loss.
Add in definition for flood and embolden where shown elsewhere within the wording (pages 8 & 9)	N/A	<b>Flood</b> <i>Water from any source external to a building, which enters a building: a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and b) does so with a volume, weight or force which is substantial and abnormal</i>  <i>whether resulting from <b>storm</b> or otherwise.</i>	Greater clarity in the event of a loss.

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		<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><b>Storm</b></p> <p><i>A period of violent weather which may incorporate:</i></p> <ul style="list-style-type: none"> <li><i>• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</i></li> <li><i>• torrential rain, falling at a rate of at least 25mm per hour</i></li> <li><i>• snow to a depth of at least one foot (30 centimetres) in 24 hours</i></li> <li><i>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</i></li> </ul>	Greater clarity in the event of a loss.
Under General Conditions, point 2 (Your Duty of Care) add in as the fourth bullet point reference to <b>contractor(s)</b> having a minimum public liability cover of £2,000,000 (page 11).	N/A	<p><i>Ensure that all <b>contractor(s)</b> working at the <b>risk address</b> have a public liability insurance policy in place with a sum insured of no less than £2,000,000, both prior the start date of this <b>policy</b> and throughout the <b>period of insurance</b>. You must record and retain details of such insurance policies and make these available for <b>our</b> inspection upon <b>our</b> request.</i></p>	Requirement of the policy to ensure adequate protection in the event of a loss.
Add general exclusion 15 (Infectious Diseases Exclusion) (page 19).	N/A	<p><i>15. This insurance <b>policy</b> does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:</i></p> <ul style="list-style-type: none"> <li><i>a) infectious or contagious disease;</i></li> <li><i>b) any fear or threat of a) above; or</i></li> <li><i>c) any action taken to minimise or prevent the impact of a) above.</i></li> </ul> <p><i>Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another</i></p>	Greater clarity in the event of a loss.

		<i>person, animal or species by any means.</i>	
Under Section 1 – The Property, under Exclusions add as point 3 exclusion relating to <b>accidental damage</b> caused by <b>storm</b> <i>tempest, flood or weight of snow unless the site has been made weatherproof (page 29).</i>	N/A	<b>Accidental damage</b> caused by <b>storm</b> , <i>tempest, flood or weight of snow unless the person(s) responsible for securing the site have taken reasonable steps to make the risk address weatherproof.</i>	Greater clarity in the event of a loss and consistency with similar products.

**End of ‘Propertyworks 04/2022 - What’s changed?’ Document.**

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