

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

2022

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 Fraud	£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	Up to £15,000
Alternative Accommodation	Up to 24 months
Loss of Rent	Up to 24 months
Denial of Access	Up to £5,000
Garden, Plants & Shrubs	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
Trace & Access	Up to 10% of the buildings sum insured
Sale of Your Premises	Up to 125%
Fixtures & Fittings Temporarily Removed	Unlimited with a £50 excess
Extended Replacement	Up to £10,000
Replacement Locks	Up to £5,000
New Fixtures & Fittings	Up to £25,000 each person or £5,000 for each person under 16
Illegal Depositing of Waste	Up to £10,000
Fatal Injury	Up to £10,000
Reward	Up to £10,000
Alternative Accommodation due to Squatters	Up to £10,000
Emergency Entries	Up to £5,000
Ground Rent	Up to 24 months
Damage to gardens by Emergency Services	Up to £2,500
Unauthorised Use of Electricity, Gas or Water	Up to £5,000
Security Expenses	Up to £5,000
Removal of Nests	Up to £5,000

Contents

Alternative Accommodation	Up to 24 months
Rent Owed	Up to 24 months
Denial of Access	Up to £5,000
Bank Cards	Up to £25,000
Money	Up to £2,500 (£500 in a hotel)
Domestic Heating Oil	Up to £10,000
Fatal Injury	Up to £25,000 each person or £5,000 for each person under 16
Fridge & Freezer Contents	Unlimited
Loss of Metered Water	Up to £10,000
New Acquisitions	Up to 20% of the contents, fine art and antiques, and valuables sum insured
Replacement Locks	Unlimited with a £50 excess
Reinstating Data	Up to £5,000
Temporary Increases to the Sum Insured	Up to £10,000. Up to £1,000 single article limit
Students & Boarders Possessions	Up to £5,000
Tenants Liability	Up to 20% of the contents sum insured
Guests, Visitors & Domestic Employees Personal Effects	Up to £5,000. Up to £1,000 single article limit
Nursing/Residential Care Home	Up to £10,000. Up to £1,000 single article limit
Pedal Cycles inc Electrically Assisted Pedal Cycles	Up to £5,000
Contents Elsewhere	Up to £5,000. Up to £500 single article limit
Marquees	Up to £20,000
Quad Bikes, Go-Carts & Off Road Motorcycles (50cc)	Up to £5,000
Death of Artist	Up to 200% (maximum £100,000)
Defective Title	Up to 110% of the fine art sum insured subject to a maximum of £25,000
Hole in One	£500
Hiring Golf Clubs Overseas	Up to £25 per day up to a maximum of £250
Moving Home	Included
Contents in Storage	Up to 20% of the contents sum insured. Up to £2,500 single article limit
Reward	Up to £10,000
Ground Rent	Up to 24 months
Contents Kept Elsewhere	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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AMEO/0422/PS v1.0.

Far from standard

Plum
UNDERWRITING