

What's Changed Amethyst Original Home Insurance Policy 04/2022



For UK home insurance policy wording reference: AMEO/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 AMEO/0421/PW, and the April 2022 policy wording, with a wording reference of AMEO/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 |
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| 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 via your broker or insurance intermediary on or before the expiry date of | 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>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.</i></p> <p><i>Should you have any queries with your renewal quotation, or you wish to renew cover please speak to your broker or insurance intermediary.</i></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 (pages 8 & 9) | N/A | <p>Flood <i>Water from any source external to a building, which enters a building:</i></p> <p><i>a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and</i></p> <p><i>b) does so with a volume, weight or force which is substantial and abnormal</i></p> <p><i>whether resulting from storm or otherwise.</i></p> <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> | Greater clarity in the event of a loss. |
| Add in definition for storm and embolden where | N/A | <p>Storm <i>A period of violent weather which may incorporate:</i></p> | Greater clarity in the event of a loss. |

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| shown elsewhere within the wording (Page 10) | | <ul style="list-style-type: none"> • wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale. • torrential rain, falling at a rate of at least 25mm per hour • snow to a depth of at least one foot (30 centimetres) in 24 hours • hail of such intensity that it causes damage to hardened surfaces or breaks glass | |
| Amend definitions of precious metals within definitions of valuables (page 10) | <i>Precious metals, gemstones, jewellery, watches, furs and guns which belong to you. Precious metals means gold, silver and platinum, including gold and silver plate.</i> | <i>Precious metals, gemstones, jewellery, watches, furs and guns which belong to you. Precious metals means gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.</i> | Greater clarity in the event of a loss. |
| Amend Building Works exclusion 5 (page 15) | <i>resulting from theft or attempted theft from the home 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 home 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 – Your Buildings, Special Extension 2 (Alternative Accommodation) add under ‘We Will Not Pay for’ an exclusion relating to lodgers/paying guests (page 19/20) | N/A | <i>f) any alternative accommodation for your lodgers/paying guests unless we specifically agree.</i> | We will not pay alternative accommodation including for your lodgers/paying guests unless we otherwise agree. |
| Under Section 1 – Your Buildings, Special Extension 4 (Denial of Access) add under ‘We Will Not Pay for’ an exclusion relating to lodgers/paying guests (page 20) | N/A | <i>e) any alternative accommodation for your lodgers/paying guests unless we specifically agree.</i> | We will not pay alternative accommodation including for your lodgers/paying guests unless we otherwise agree. |
| Under Section 1 – Your Buildings, Special Extension 15 (Squatters) add under ‘We Will Not Pay for’ an exclusion relating to lodgers/paying guests (page 22) | N/A | <i>b) any alternative accommodation for your lodgers/paying guests unless we specifically agree.</i> | We will not pay alternative accommodation including for your lodgers/paying guests where your home has been occupied by squatters, unless we otherwise agree. |
| Under Section 2 – Your Contents inc. Fine Art, Antiques & Valuables, Special Extension 1 (Alternative Accommodation) add | N/A | <i>e) any alternative accommodation for your lodgers/paying guests unless we specifically agree.</i> | We will not pay alternative accommodation including for your lodgers/paying guests unless we otherwise agree. |

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| under 'We Will Not Pay for' an exclusion relating to lodgers/paying guests (page 26) | | | |
| Under Section 2 – Your Contents inc. Fine Art, Antiques & Valuables, Special Extension 3 (Denial of Access) add under 'We Will Not Pay for' an exclusion relating to lodgers/paying guests (page 26) | N/A | e) <i>any alternative accommodation for your lodgers/paying guests unless we specifically agree.</i> | We will not pay alternative accommodation including for your lodgers/paying guests unless we otherwise agree. |
| Following a full review by the legal expenses and identity fraud insurer the wording of Section 6: Legal Expenses and Identity Theft has been amended with the key changes shown below. | | | |
| Title of section 6 amendment and throughout section 'identity theft' replaced with 'identity fraud' | <i>Section 6: Legal Expenses and Identify Theft</i> | <i>Section 6: Legal Expenses and Identify Fraud</i> | No change in cover itself, just an update to the phrasing. |
| Update 'How Much We Will Pay' (page 41) | <i>The insurance covers advisers' costs and other costs and expenses as detailed under the separate sections of cover, up to the limit of indemnity which is £100,000 where: a) The insured incident takes place within the insured period and within the territorial limits, and b) The legal action takes place in the territorial limits</i> | <i>The insurance covers advisers' costs and other costs and expenses as detailed under the separate sections of cover, up to the maximum amount payable where: a) The insured event takes place within the period of insurance and within the territorial limits, and b) The legal action takes place within the territorial limits <i>This insurance does not provide cover where something you do or fail to do prejudices your position or the position of the insurer in connection with the legal action.</i></i> | Clarity on cover limits. |
| Addition of definitions: Contract of Employment Data Controller (Page 41) | N/A | Contract of Employment <i>A contract of service, whether expressed or implied, and (if it is expressed) whether oral or in writing.</i> Data Controller <i>The party which determines the purpose for, and the manner in, which personal data are, or are to be, processed.</i> | Greater clarity in the event of a loss. |

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| <p>Update to definition of 'Insured Incident' to 'Insured Event' (page 42)</p> | <p>Insured Incident <i>The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one insured incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.</i></p> <p><i>In a claim arising from identity theft the insured incident is a single act or the start of a series of single acts against you by one person or group of people.</i></p> <p><i>In a claim arising from an HM Revenue & Customs Full Enquiry, the insured incident shall be deemed to be the date HM Revenue & Customs issue a formal notice to you notifying of a full enquiry into your non-business affairs.</i></p> | <p>Insured Event <i>The incident or the start of transactions or a series of incidents which may lead to a claim or claims being made under this insurance. Only one insured event shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.</i></p> <p><i>In a claim arising from identity fraud the insured event is a single act or the start of a series of single acts against you by one person or group of people.</i></p> <p><i>In a claim arising from an HM Revenue & Customs Full Enquiry, the insured event shall be deemed to be the date HM Revenue & Customs issue a formal notice to you notifying of a full enquiry into your non-business affairs.</i></p> | <p>Greater clarity in the event of a loss.</p> |
| <p>Definition of 'Insured Period' replaced with 'Period of Insurance' (page 42)</p> | <p>Insured Period <i>One year from the inception or renewal date shown on your schedule.</i></p> | <p>Period of Insurance <i>The period of insurance declared to and accepted by us, which runs concurrently with the period of the underlying insurance policy to which this legal expenses insurance attaches. For the avoidance of doubt, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn.</i></p> | <p>Greater clarity in the event of a loss.</p> |
| <p>Definition of 'Limit of Indemnity' replaced with 'Maximum Amount Payable' (page 42)</p> | <p>Limit of Indemnity <i>The maximum payable in respect of an insured incident.</i></p> | <p>Maximum Amount Payable <i>The maximum payable in respect of an insured event is as shown in your schedule. We will pay up to £100 per hour plus VAT up to a maximum amount payable in respect of an insured event.</i></p> | <p>Greater clarity in the event of a loss.</p> |
| <p>Update to the 'Standard Advisers' Costs' definition (page 42)</p> | <p><i>The level of advisers' costs that would normally be incurred in using a nominated adviser of our choice.</i></p> | <p><i>The level of advisers' costs that would normally be incurred in using a specialist panel solicitor or their agents as defined in the maximum amount payable and may, at our discretion, vary from time to time.</i></p> | <p>Greater clarity in the event of a loss.</p> |

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| Update to the 'Territorial Limits' definition (page 42) | Contract Pursuit and Defence and Personal Injury Sections of Cover: European Union. All Other Sections of Cover: Great Britain, Northern Ireland, The Isle of Man and the Channel Islands. | Contract Pursuit and Defence and Personal Injury Sections of Cover: The United Kingdom and the European Union All Other Sections of Cover: The United Kingdom, the Isle of Man and the Channel Islands | Greater clarity in the event of a loss. |
| Add under Consumer Pursuit and Defence under we will not pay any claim: a point relating to professional negligence (page 43) | N/A | <i>b) for and/or in any way related to professional negligence</i> | Clarity of cover provided. |
| Add under the exclusions point 4. Contracts (Rights of Third Parties) Act 1999 (page 48) | N/A | 4. Contracts (Rights of Third Parties) Act 1999 <i>A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.</i> | Clarity of cover provided. |
| Full review of the Conditions (page 49) | N/A | <i>Changes relate to costs in relation to any claim made.</i> <i>Please fully review this section.</i> | Clarity of cover provided. |
| Update to 'Prospects of Success' (page 50) | <i>There must be more than a 50% chance of winning the case and achieving a positive outcome.</i> <i>A positive outcome includes, but is not limited to:</i> <i>a) Being able to recover the amount of money at stake.</i> <i>b) Being able to enforce a judgement.</i> <i>c) Being able to achieve an outcome which best serves your interests.</i> <i>The assessment of your claim and the prospects of its success will be carried out by an independent legal adviser. If the adviser forms the view that there is not more than a 50% chance of winning the case and achieving a positive outcome, then we may decline or discontinue support for your case.</i> | <i>At any time we may, but only when supported by independent legal advice, form the view that you do not have a 51% or greater chance of winning the case and achieving a positive outcome. if so, we may decline support or any further support.</i> <i>Examples of a positive outcome are:</i> <i>Being able to recover the amount of money at stake.</i> <i>Being able to enforce a judgement.</i> <i>Being able to achieve an outcome which best serves your interests.</i> | Clarity of cover provided. |
| 'Proportional Costs' replaced with 'Proportionality' (page 50) | Proportional Costs <i>An estimate of the costs to deal with your claim must not be more than the amount of money in dispute. The estimate of the costs will be provided</i> | Proportionality We will only pay advisers' costs that are proportionate the amount of damages that you are claiming in the legal action. Advisers' costs in excess of the amount of | Greater clarity in the event of a loss. |

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| | with the assessment of your case and will be carried out by the independent adviser . If the estimate exceeds the amount in dispute then we may decline or discontinue support for your case. | damages that you are able to claim from your opponent will not be covered. | |
| 'Suspension of Cover' replaced with 'Freedom of Choice'(page 50) | <p>Suspension of Cover</p> <p>If you 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 insurance providers will have no liability to you for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.</p> | <p>Freedom of Choice</p> <p>You have the right to choose an adviser of your own choice to act for you. Should you choose to do so, we will only pay standard advisers' costs up to the amount specified in the maximum amount payable definition and may, at our discretion, vary from time to time.</p> <p>It is important that if you decide to choose your own adviser that you ensure they are suitably competent to act on your behalf, we will not be able to provide any advice or guidance in relation to choosing a non-panel adviser.</p> | Greater clarity in the event of a loss. |
| Under 'Claims Procedure' add weblink for claim form (page 51) | N/A | https://claims.arclegal.co.uk . | Gives you access the claim form required to submit a claim. |

End of 'Amethyst Original 04/2022 - What's Changed?' Document.

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