

What's Changed Premier Home Insurance Policy 04/2022

For UK home insurance policy wording reference: PRE/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 PRE/0421/PW, and the April 2022 policy wording, with a wording reference of PRE/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.

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<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>	Clarity around what you can expect to happen when your cover is due for renewal. Also confirms that your policy will not auto renew.

		<p>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.</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>	
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: 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</p> <p>whether resulting from storm or otherwise.</p> <p>For the avoidance of doubt the following do not constitute a Flood:</p> <p>c) the gradual seepage or percolation of water into a building (such as rising damp); and d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence</p>	Greater clarity in the event of a loss.

		<i>of a flood meeting the above definition.</i>	
Amend definition of precious metals (page 10)	<i>Gold, silver and platinum, including gold and silver plate.</i>	<i>Gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.</i>	Greater clarity in the event of a loss.
Add in definition for storm and embolden where shown elsewhere within the wording (Page 11)	N/A	Storm <i>A period of violent weather which may incorporate:</i> <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.
Amend Building Works exclusion 5 (page 17)	<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 – Buildings, Special Extension 1 (Alternative Accommodation) add under ‘ We Will Not Pay for ’ an exclusion relating to lodgers/paying guests (page 22)	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 - Buildings, Special Extension 4 (Denial of Access) add under ‘ We Will Not Pay for ’ an exclusion relating to lodgers/paying guests (page 22)	N/A	<i>d) 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 – Buildings, Special Extension 14 (Squatters) add under ‘ We Will Not Pay for ’ an exclusion relating to lodgers/paying guests (page 24)	N/A	<i>a) 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 – Contents, Special Extension 1 (Alternative	N/A	<i>e) any alternative accommodation for your</i>	We will not pay alternative accommodation

Accommodation) add under ' We Will Not Pay for' an exclusion relating to lodgers/paying guests (page 30)		<i>lodgers/paying guests unless we specifically agree.</i>	including for your lodgers/paying guests unless we otherwise agree.
Under Section 2 – Contents, Special Extension 7 (Denial of Access) add under ' We Will Not Pay for' an exclusion relating to lodgers/paying guests (page 30)	N/A	<i>d) 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.

End of 'Premier 04/2022 - What's changed?' Document.

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