

What's Changed eFlex Home Insurance Policy 2022

For UK home insurance policy wording reference: EFLX/0422/PW

The following document demonstrates all significant differences to the conditions of the policy, and the cover between the 2021 policy wording, with a wording reference of EFLX/0421/PW, and the 2022 policy wording, with a wording reference of EFLX/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 website as follows:

<https://www.plum-underwriting.com/document-centre/uk-products-ettrade-edi/>

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	<p><i>Add:</i></p> <p>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:</p> <p><i>(i) Offer you cover for the next period of insurance (a renewal).</i></p> <p><i>(ii) Confirm that cover will cease at the end of the current period of insurance (a lapse).</i></p> <p><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 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</i></p>	Greater clarity as to what happens when your policy is due for renewal.

		<p>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 definition of Europe (page 8)	<p>Europe 'Europe' is defined as:</p> <ul style="list-style-type: none"> • EU member states; • Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and • The Vatican City; • all Mediterranean Islands; • all countries with a Mediterranean shoreline; • the Canary Islands; • Madeira; <p>and journeys between these countries</p>	<p>Europe 'Europe' is defined as:</p> <ul style="list-style-type: none"> • EU member states; • United Kingdom (England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands) • Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and • The Vatican City; • all Mediterranean Islands; • all countries with a Mediterranean shoreline; • the Canary Islands; • Madeira; <p>and journeys between these countries</p>	Greater clarity in the event of a loss.
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> <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</p> <p>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.</p>	Greater clarity in the event of a loss.

Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	Storm <i>A period of violent weather which may incorporate:</i> • <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 definitions of precious metals within definitions of valuables (page 11)	<i>Precious metals means gold, silver and platinum, including gold and silver plate.</i>	<i>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.
Under Section 1 - Buildings Additional Cover C (Loss of Rent/Alternative Accommodation) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 20)	N/A	<i>h) 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 Additional Cover I (Squatters) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 21)	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 - Contents Additional Cover E (Alternative Accommodation) add under 'We will not Pay' an exclusion relating to lodgers/paying guests (page 26)	N/A	<i>g) 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 'eFlex 2022 - What's Changed?' Document.

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