



The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of **your policy**.

Insurer

The insurance is underwritten by **underwriters** as shown in **your schedule** of insurance under a facility managed by Plum Underwriting Ltd.

About your policy

The **policy** provides coverage for household insurance and only relates to those sections of the insurance which **you** request and **we** agree to insure.

Significant Features & Benefits

Buildings are defined as:

- the **home** and its decorations
- fixtures, and fittings and fitted appliances attached to the **home**
- permanently installed swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts, wind turbines, solar panels, stairlifts and ornamental fountains and ponds

you own or for which **you** are legally liable and within the **premises** named in the **schedule**.

Contents are defined as:

Household goods and personal property, within the **home**, which are **your** property or which **you** are legally liable for.

Buildings and contents are covered for loss or damage caused by:

- fire, lightning, explosion or earthquake
- aircraft and other flying devices or items dropped from them
- storm, flood or weight of snow
- escape of water from fixed water tanks, apparatus or pipes
- escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- theft or attempted theft
- collision by any vehicle or animal
- any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- loss or damage caused by **subsidence** or **heave** of the site on which the **buildings** stand or **landslip**
- falling trees, telegraph poles or lamp-posts

The **Buildings** and **Contents sum(s) insured** are index linked to protect **you** against inflation (only if applicable).

Buildings cover also includes:

- loss or damage to **buildings** directly caused by breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- frost damage to fixed water tanks, apparatus and pipes
- **accidental damage** of fixed glass, solar panels, **sanitary ware** and ceramic hobs
- loss of rent due to **you** and alternative accommodation costs up to 10% of the **sum insured for buildings** (but for no more than 12 months)
- architect's and surveyor's fees, debris removal and additional costs as a result of local authority requirements
- increased domestic metered water charges up to £750 in all following an escape of water
- anyone buying **your home** until completion of sale
- **your** legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event.

Contents cover also includes:

- property in the open but within the **premises** up to £500 in total
- pedal cycles up to £500 per claim
- temporary removal to certain other premises in the **United Kingdom** for up to 20% of the **sum insured for contents**
- **accidental damage** to televisions, satellite decoders, audio and visual equipment including radios, home computers, laptops, tablets gaming consoles and mobile phones all situated within the **home**
- **accidental damage** of fixed glass and double glazing, **sanitary ware**, mirrors, glass tops and fixed glass in furniture and ceramic hobs
- rent **you** have to pay or alternative accommodation costs up to 10% of the **sum insured for contents** (but for no more than 12 months)
- fatal injury to **you** caused by fire or burglars up to a maximum of £10,000 for each insured person (£5,000 if under 16 years of age)
- replacement of locks following theft or loss of keys up to £250
- increased domestic metered water charges up to £750 in all following an escape of water
- **your** legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event
- **your** legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event
- **your** legal liability as a tenant for loss or damage to the **buildings** for up to 10% of the **sum insured for contents**.

Cover may be extended to include further **accidental damage to buildings and contents** for an additional premium.

Valuables and Personal Possessions away from the home cover includes:

- **Valuables** and **personal possessions** against physical loss or damage within agreed geographical limits

All items over £2,500 must be specified.

Extensions to cover available:

- Pedal cycles can be covered anywhere in the **United Kingdom** and up to 60 days worldwide for theft and **accidental damage**
- Domestic freezer contents
- **Money** and **credit cards** can be covered against theft and unauthorised use within geographical limits shown in the **schedule**

1) Contents Cover

- Unless otherwise agreed by **us**, the following limitations apply to **contents**:-
- **money** and **credit cards** are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £2,500 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £2,500 within the private dwelling
- loss of domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- **contents** in garages and outbuildings are insured up to a maximum of £1,000 per claim.

Contents does NOT include:

- motor vehicles (other than domestic gardening equipment or motorised mobility scooters) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance
- land or water.

2) Exclusions that apply to the whole of this insurance include but are not limited to:

- Loss or damage occurring before cover starts or arising from an event before cover starts
- Loss or damage caused by deliberate acts by **you** or any of **your** employees
- Loss, damage or liability directly or indirectly caused by or contributed to or by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Loss, damage or liability caused by biological or chemical contamination arising from an **act of terrorism**; and/or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **act of terrorism**
- Any reduction in value of the property insured following repair or replacement

3) Policy Excess

The standard **policy excess** is usually £250 unless a different limit is shown on **your schedule**. For claims resulting from **subsidence, landslip or heave** the **excess** is £1000, unless a different limit is shown on **your schedule**. Any specific **excess(es)** that may be applied will be advised to **you** and shown on **your schedule**.

3) Notifying us of a change

You must immediately notify **us** via **your broker or insurance intermediary** if:

- any information is incorrect
- there is a change in the information **you** have given **us**

We will correct or change the information and use the information to determine whether **we** will continue to accept **your** insurance and either:

- continue **your policy** unchanged
- backdate any terms, conditions, exclusions or additional/return premium that would have applied at the effective date of the correction and/or change. This could result in a claim not be paid under this insurance
- cancel **your policy** giving **you** notice as per the cancellation condition shown in this **policy** wording or on **your policy schedule**. This could result in a claim not being paid under this insurance.
- treat **your policy** as if it never existed

We will treat **your policy** as if it never existed and **we** will not pay **your** claim if **you** or **your** representative has:

- misrepresented any information given
- been in any way fraudulent deliberately
- or falsely overstated information given

4) Building Works

You must tell **your broker or insurance intermediary** if **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than £25,000, **you** must tell **your broker or insurance intermediary** about the work at least 30 days before the work starts and where **you** enter into any contract for the works. **You** do not need to tell **us** if the work is for redecoration only.

How We Settle Your Claim

Buildings

We will pay the full cost to repair as long as the **buildings** were in a good state of repair immediately prior to the loss or damage, the **sum insured** is enough to pay for the full cost of rebuilding the **buildings** in their present form and the damage has been repaired or loss has been reinstated.

Contents

If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as the new article is as close as possible to but not an improvement on the original article when it was new; and **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to clothes or pedal cycles where **we** will pay up to the value of the item at the time of loss or damage.

Valuables & Personal Possessions

We will at **our** option either repair, replace or pay for any article lost or damaged. The maximum **we** will pay **you** in respect of any item/section will be the **sum insured** shown in the **schedule** attaching to the insuring document.

Period of Insurance

The period covered by the insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cooling Off Period

If **you** find this insurance does not meet **your** requirements, **you** are entitled to cancel this insurance by writing to **your broker or insurance intermediary** within 14 days of either the date **you** receive **your policy** documentation or the start of the **period of insurance**, whichever is the later. **We** will refund any premium **you** have paid, providing that **you** have not made a claim.

Cancellation

*Cancellation of **your policy** by **us**:*

We may cancel this **policy** or any part of it by giving **you** 21 days notice by recorded delivery to the address stated in **your schedule**.

*Cancellation of **your policy** by **you**:*

You may cancel this **policy** by giving written notice to **us**.

*Premium refund following cancellation of **your policy**:*

In the event of cancellation by **you**, **your** premium refund will be calculated as follows:

If **you** cancel after the initial 14 day 'cooling off' period any refund will be on a proportional basis unless **your schedule** states an alternative cancellation condition and always subject to the current **period of insurance** being claim free.

If **you** have made a claim in the **period of insurance** being cancelled **we** will retain 100% of the premium and no refund will be due to **you**.

In the event of cancellation by **us**, **your** premium refund will be calculated as follows:

Any refund will be on a proportional basis unless **your schedule** states an alternative cancellation condition and always subject to the current **period of insurance** being claim free.

Claims

To notify a possible claim, please refer to **your schedule** for claims contact details. When notifying a claim, please provide **your** name, **policy** number, the name of **your broker or insurance intermediary** and full details of the loss or damage.

Complaints

Customer Service

Plum Underwriting and **your broker or insurance intermediary** are committed to providing **you** with the highest standard of service at all times. If **you** have any questions or queries about **your policy** or the handling of any claim, in the first instance please contact **your broker or insurance intermediary** shown on **your schedule**.

Customer Complaints Procedure

In the unlikely event that **you** wish to make a complaint regarding **your policy** or claim please follow the complaints procedure shown in **your schedule**

Compensation

Financial Services Compensation Scheme

All **underwriters** providing cover under this **policy** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. The scheme contact details are as follows:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
EC3A 7QU

Telephone: 0800 678 1100

Further information about the Scheme is available from the Financial Services Compensation Scheme:
www.fscs.org.uk.

Choice of Law

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary prior to the inception of the **policy**, the insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.