



## Plum Flex Policy Wording 2012 (REF: FLX/0112/PW)

### What's changed since 2011 (REF: FLX/0111/PW)

#### Definitions

##### **Buildings Definition**

Fitted appliances, wind turbine, solar panels and stair lifts added.

##### **Contents Definition**

Limit of £1,000 introduced for contents in garages and outbuildings.  
Previously only limited to £1,000 under the theft peril.

##### **Property in the open**

Increased to £500 from £250

##### **Stamps & Coins**

Increased from £1,250 to £2,500

##### **Gold, Silver, Gold & Silver Plated Articles, Jewellery and Furs included in Contents**

Automatic allowance set to £2,500

Previously £2,500 or 10% of the **sum insured** for **contents** whichever is less.

##### **Loss of Oil**

£1,000 limit now clarified as £1,000 in any **period of insurance**

##### **Contents does not include**

Land or water added

##### **Money**

Electronic case pre payment cases added

##### **Sum Insured**

Definition introduced to policy wording.

##### **Unoccupied**

Definition updated to 'has been without an occupant' rather than has 'not been lived in'.

#### General Conditions

- Multiple premises Condition – DEFINE & CLARIFIED
- Safeguarding your property condition – ADDED
- Notifying us of a change condition – DEFINED & CLARIFIED
- Building Works Condition – Notification to **us** of any JCT contracts ADDED
- Cancellation Condition – Contract certainty introduced, Cancellation by us reduced to 21 days from 30.



## General Conditions Continued

- Index Linking Condition – ADDED
- Law & Jurisdiction Condition – MOVED TO CONDITIONS
- Language Condition – MOVED TO CONDITIONS
- Material Facts Condition – ADDED
- Non Disclosure, Misrepresentation & Fraud Condition – ADDED
- Premium Payment Condition – ADDED
- Other Insurance Condition – MOVED TO CONDITIONS
- Survey Condition – ADDED
- Sum Insured Condition – ADDED

## General Exclusions

- Deception exclusion – ADDED
- Misuse exclusion – ADDED
- Faulty Materials, Defective Design or Workmanship – ADDED as a General Exclusion

Fault materials, defective design or workmanship has previously been excluded under certain sections of the policy, these exclusions have now been removed and replaced with a general exclusion to the whole policy.

## Claims Conditions

- Joint Insured's wording ADDED.

## Section 1 – Buildings – Standard Cover

### Peril 3 – Storm, Flood or weight of snow.

#### **What is not covered**

Wind turbines, solar panels and hot tubs ADDED  
Loss or damage while the **home** is **unoccupied** – ADDED

### Peril 4 – Escape of water

#### **What is not covered**

Hot tubs ADDED



## Section 1 – Buildings – Standard Cover Continued

### Peril 5 - Escape of Oil

#### **What is not covered**

Any amount over £50,000 for clean up costs following an escape of oil – Limit ADDED.

### Peril 7 – Collision by any vehicle or animal

#### **What is not covered**

We will not pay for loss or damage caused by **your** domestic pets – ADDED.

## Section 1 – Buildings – Additional Cover

### B – Accidental Damage to services

#### **What is not covered**

Loss or damage while the **home** is **unoccupied** – ADDED.

### C – Loss of Rent/Alternative Accommodation

#### **What is not covered**

Any loss of rent payable after the property is reinstated and ready for habitation – ADDED

Any costs incurred without **our** agreement to pay – ADDED

Any costs recoverable elsewhere – ADDED

More than 12 months for this additional cover – ADDED

### E – Loss of metered water

#### **What is not covered**

Loss of metered water while **your home** is unoccupied – ADDED

### G – Trace & Access

#### **What is not covered**

While **your home** is unoccupied – ADDED

### H – Loss of Oil

#### **What is covered**

Loss or domestic oil from fixed fuel oil tanks

#### **What is not covered**

More than £1,000 in any **period of insurance**. If you claim for such loss under sections one and two, we will not pay more than £1,000 in total.

Loss of oil whilst **your home** is **unoccupied**.



## Section 1 – Buildings – Accidental Damage

### We will not pay

- Insects and vermin – ADDED
- For damage caused by chewing, tearing, scratching or fouling by animals – ADDED
- Hot tubs – ADDED

## Section 1 – Buildings – Conditions that Apply to this Section Only

We will pay up to 25% of any undamaged items which form a pair, set or suite – PREVIOUSLY NO COVER

## Section 2 – Contents – Standard Cover

### Peril 7 – Collision by any vehicle or animal

#### What is not covered

We will not pay for loss or damage caused by **your** domestic pets – ADDED.

### Peril 8 – Riot, Violent Disorder, Malicious Damage etc

#### What is not covered

Loss or damage while the **home** is **unoccupied** – EXCLUSION ADDED

### Peril 9 – Subsidence

#### What is not covered

Loss or damage by coastal or river erosion – 'river' ADDED.

## Section 2 – Contents – Additional Cover

### A – Accidental Damage to Electronic Equipment

Laptops and mobile phones ADDED.

### C – Temporary Removal of Contents

- Introduction of a time limit of 120 days other than contents at university. NO limit previously.
- Cover previously in a 'furniture store' must now be in a 'professional storage facility'.
- £2,500 limit applied to contents while at university. NO limit previously.
- £2,500 limit applied to any single item. NO limit previously.

### D – Loss or Rent & E – Alternative Accommodation

#### What is not covered:

- Any costs without our agreement to pay – ADDED
- Any costs recoverable elsewhere – ADDED
- More than 12 months – ADDED
- Any loss of rent payable after the property is reinstated and ready for habitation – ADDED
- Any alternative accommodation if we have already paid a claim under this section for loss or rent – ADDED



## Section 2 – Contents – Additional Cover Continued

### H – Fatal Injury

- Fatal injury of domestic employees NOW EXCLUDED

### J – Loss of metered water

#### **What is not covered**

Loss of metered water while **your home** is **unoccupied** – ADDED

### H – Loss of Oil

#### **What is covered**

Loss of domestic oil from fixed fuel oil tanks

#### **What is not covered**

More than £1,000 in any **period of insurance**. If you claim for such loss under sections one and two, we will not pay more than £1,000 in total.

Loss of oil whilst **your home** is **unoccupied**.

## Section 3 – Accidents to Domestic Staff

- **What is not covered**

Cover now EXCLUDES all vehicles except domestic gardening equipment.

## Section 4 – Legal Liability to the Public

Update to the Dangerous Dogs exclusion as follows:

#### **What is not covered**

**We** will not pay **you** for any liability arising out of **your** ownership, possession or use of: any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs amendment 1997, the dogs (Northern Ireland) order 1983, The Dangerous Dogs (Northern Ireland) Order 1991 or the Control of Dogs (Scotland) Act 2010 or any amending legislation.

## Section 5 – Valuables & Personal Possessions

- Theft or disappearance from hotels or motels. Limit increased from £2,000 to £2,500.
- Damage caused by chewing, tearing, scratching or fouling by animals – ADDED.

## Section 6 – Domestic Freezer Cover

- NO CHANGES



## Section 7 – Pedal Cycle Cover

- NO CHANGES

## Section 8 – Money & Credit Card Cover

- NO CHANGES