

Plum

UNDERWRITING

eLET

Endorsement Wordings

April 2019

Endorsement Code	L500
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is 100% underwritten by Ageas Insurance Limited under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B10155611A.</p>

Endorsement Code	L501
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is underwritten by various underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064TO01PLUM17.</p>

Endorsement Code	L502
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is underwritten by certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B0799FC006780m.</p>

Endorsement Code	L511
Description	Minimum Security Condition.
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

Endorsement Code	L512
Description	Alarm Endorsement
Wording	<p>We will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home unless the premises are fitted with an intruder alarm.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> - installed by a professional security company - maintained annually by a professional security company - kept in good working order throughout the period of insurance <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home.</p>

Endorsement Code	L513
Description	Theft Limitation
Wording	We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and forcible entry or exit.

Endorsement Code	L514
Description	Subsidence Heave & Landslip/Rent and Alternative Accommodation
Wording	We will not pay any claim for loss or damage resulting from subsidence or heave of the site upon which the buildings stand, or landslip , or loss of rent and/or the cost of alternative accommodation arising from subsidence or heave of the site upon which the buildings stand, or landslip .

Endorsement Code	L515
Description	Flat Roof
Wording	<p>It is a condition of this insurance that the areas of flat roof be inspected and maintained by a professional roofing contractor at your expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this policy, we will allow 30 days from the policy commencement date for you to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to us in event of a claim.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through your flat roof.</p>

Endorsement Code	L516
Description	Contractors
Wording	We will not pay any claim for loss, damage or liability arising directly or indirectly out of the activities of contractors that have been appointed to undertake building works at the home .

Endorsement Code	L517
Description	Unoccupied Level 1
Wording	<p><u>Cover Restriction</u> We will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Subsidence or heave of the site upon which the buildings stand, or landslip <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, L, M, N, O & P are deleted If Section 2 – Landlords Contents is covered, Additional Covers A, B, C, D, E, F & H are deleted</p> <p><u>Fire Risk</u> It is a condition of this policy that ALL electrical circuits must be switched off/tripped at the consumer unit.</p> <p>The intruder alarm system must have its <u>own independent</u> electrical circuit which must be switched on to maintain intruder alarm security whilst leaving</p>

	<p>the remaining electrical circuits switched off.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted: - Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. - All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom. - All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	L518
Description	Unoccupied Level 2
Wording	<p><u>Cover Restriction</u> SECTION 1 – BUILDINGS (if covered) We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> - Fire, lightning, explosion, or earthquake - Aircraft and other flying devices or items dropped from them - Storm, Flood or Weight of Snow - Collision by any vehicle or animal - Subsidence or heave of the site upon which the buildings stand, or landslip - Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts - Falling trees, telegraph poles or lamp-posts

SECTION 2 – LANDLORDS CONTENTS (if covered)

We will not pay any claim for any loss or damage to **landlords contents** other than loss or damage directly caused by:

- Fire, lightning, explosion, or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, Flood or Weight of Snow
- Collision by any vehicle or animal
- Subsidence** or **heave** of the site upon which the **buildings** stand, or **landslip**
- Falling trees, telegraph poles or lamp-posts

Removal of Additional Cover

If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, L, M, N, O & P are deleted

If Section 2 – Landlords Contents is covered, Additional Covers A, B, C, D, E, F & H are deleted

Fire Risk

It is a condition of this **policy** that ALL electrical circuits must be switched off/tripped at the consumer unit.

The intruder alarm system must have its own independent electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.

If **you** do not comply with the above, **we** will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.

Security of the home

We will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.

-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

We will not pay any claim for loss or damage resulting from unauthorised entry into the **home** unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation.

Inspecting the home

We will not pay any claim for loss or damage unless the **premises** are inspected internally and externally at least once every 7 days by either **you** or **your** adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to **us** on request.

	<p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	L519
Description	Single Flat
Wording	<p>In the event of loss or damage to the common parts of the building, we will pay a proportional percentage based on how many flats are responsible for the common parts where the loss or damage has occurred.</p> <p>For example, if there are 4 flats in total responsible for the common parts, we will pay you one share of 4 (which is 25%) of the loss or damage.</p> <p>The maximum we will pay is the sum insured for your buildings.</p>

Endorsement Code	L520
Description	Home Inspection
Wording	<p>Whenever the home is left vacant for more than 30 consecutive days, the home must be inspected internally and externally at least once every 14 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage that occurs at the home.</p>

Endorsement Code	L521
Description	Protections
Wording	<p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home when the premises are left unattended unless the security of the home is:</p> <ul style="list-style-type: none"> -maintained in good working order throughout the period of insurance -in full and effective operation whenever you are absent from the premises.

Endorsement Code	L522
Description	Trees Condition
Wording	<p>It is a condition of this policy that the trees within 3 metres of the home which are more than 3 metres tall (within the boundaries of the premises) are lopped and topped on an annual basis.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from the following caused by tree roots:</p> <ul style="list-style-type: none"> -Subsidence or heave of the site upon which the buildings stand, or landslip -The cost of repairing accidental damage to: <ul style="list-style-type: none"> -domestic oil pipes -underground water-supply pipes -underground sewers, drains and septic tanks -underground gas pipes -underground cables <p>which you are legally liable for.</p>

Endorsement Code	L523
Description	Cooking Clause (Bedsits)
Wording	We will not pay any claim for loss or damage caused by any form of cooking unless done in a clearly designated kitchen or in an area where the fire officer has given written approval.

Endorsement Code	L524
Description	Buildings Works Exclusion
Wording	We will not pay any claim for loss, damage or liability arising directly or indirectly in relation to any building works at the premises .

Endorsement Code	L525
Description	Minimum Security Upgrade Condition
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted within 30 days of inception:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom. -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

Endorsement Code	L526
Description	Theft Exclusion
Wording	We will not pay any claim for loss or damage resulting from theft/attempted theft from the premises .

Endorsement Code	L527
Description	Flood/Rent and Alternative Accommodation
Wording	We will not pay any claim for loss or damage resulting from flood, or loss of rent and/or the cost of alternative accommodation arising from flood.

Endorsement Code	L528
Description	Alarm Requirement
Wording	<p>You have agreed to have an intruder alarm system installed at the premises by a professional security company within 60 days of inception.</p> <p>After this date, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home when the premises are left unattended unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> -maintained annually by a professional security company -kept in good working order throughout the period of insurance. <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home.</p>

Endorsement Code	L529
Description	Deliberate Damage
Wording	The maximum amount we will pay for loss or damage caused deliberately by a person lawfully or unlawfully in the home is £5,000.

Endorsement Code	L530
Description	HMO Licensing
Wording	It is a condition of this policy that you contact the Local Authority in relation to the premises to establish whether it is classed as a HMO property. If the premises are classed as a HMO property then you must comply with any HMO Licensing requirements set by the Local Authority. If you do not comply with the above, we will not pay any claim for loss or damage that occurs at the premises .

Endorsement Code	L531
Description	£250 Malicious Damage Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	L532
Description	£500 Malicious Damage Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	L533
Description	£1,000 Malicious Damage Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	L534
Description	£2,500 Malicious Damage Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	L535
Description	£250 Flood Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	L536
Description	£500 Flood Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	L537
Description	£1,000 Flood Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	L538
Description	£2,500 Flood Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	L539
Description	£250 Fire Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	L540
Description	£500 Fire Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	L541
Description	£1,000 Fire Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.
Endorsement Code	L542
Description	£2,500 Fire Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	L543
Description	£500 Escape of Water Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	L544
Description	£1,000 Escape of Water Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	L545
Description	£2,500 Escape of Water Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	L546
Description	£2,500 Subsidence, Heave or Landslip Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .

Endorsement Code	L547
Description	£5,000 Subsidence, Heave or Landslip Excess
Wording	A £5,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .

Endorsement Code	L548
Description	£250 Storm Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	L549
Description	£500 Storm Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	L550
Description	£1,000 Storm Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	L551
Description	£2,500 Storm Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	L552
Description	£250 Theft Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	L553
Description	£500 Theft Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	L554
Description	£1,000 Theft Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	L555
Description	£2,500 Theft Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	L556
Description	£250 Policy Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	L557
Description	£500 Policy Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	L558
Description	£1,000 Policy Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	L559
Description	£2,500 Policy Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	L560
Description	Malicious Acts by tenants Exclusion
Wording	Malicious acts caused by the tenant are excluded.

Endorsement Code	L561
Description	Theft by tenants Exclusion
Wording	We will not pay any claim for loss or damage resulting from theft/attempted theft by the tenant from the premises .

Endorsement Code	L562
Description	Inspecting the Home
Wording	We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.

	<p>Inspection Checklist Whilst the list is not exhaustive, the following checklist is designed to help you ensure that your inspection is as thorough as possible:</p> <ul style="list-style-type: none"> -Windows shut and fastened and locked -All external doors shut, fastened and locked when the premises are left unattended. -Check throughout property for any signs of ingress of water -Check inside and outside of the property for any signs of leaks/escape of water. -Check all windows and doors of the property for signs of any attempted forced entry -Remove any build up of newspapers and post -Consider sealing letter box -Remove any rubbish that has accumulated outside of the property or in doorways/porches -If fitted ensure intruder alarm fully functional and operates correctly -If fitted ensure CCTV fully functional and operates correctly -Ensure electrical appliances are switched off when not in use. -Ensure any uncontained electrical wiring in good condition and no bare wires showing -Roof tiles in good order, no slipped or broken tiles -Flat roofs in good condition, no rips/tears or pooling of water -Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish -Ensure trees and shrubs maintained with any damage/diseased sections being removed. -Gardens maintained/rubbish removed -Ensure aerial and satellite dishes are secured -Ensure water is free running and that there are no signs of blockages inside and outside of the property. -Check level of oil in external oil tanks is in line with expectation -Check external oil tanks for damage and or leaks -Check out buildings for signs of any attempted forced entry
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Endorsement Code	L563
Description	Building Works Amount £50,000
Wording	<p>This insurance is accepted on the basis that the building works declared to us will not exceed £50,000.</p> <p>We will not pay any claim for loss or damage that occurs at the premises if the building works exceed this amount.</p>

Endorsement Code	L564
Description	Building Works Amount £100,000
Wording	<p>This insurance is accepted on the basis that the building works declared to us will not exceed £100,000.</p> <p>We will not pay any claim for loss or damage that occurs at the premises if the building works exceed this amount.</p>

Endorsement Code	L565
Description	Flat Roof with increased excess
Wording	<p>A £250 excess will apply to any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through the flat roof areas.</p> <p>This excess is in addition to any voluntary policy excess You have selected</p> <p>It is a condition of this insurance that the areas of flat roof be inspected and</p>

	<p>maintained by a professional roofing contractor at your expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this policy, we will allow 30 days from the policy commencement date for you to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to us in event of a claim.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through your flat roof.</p>
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Endorsement Code	L566
Description	Electrical Inspection
Wording	<p>This insurance is subject to the electricians of the home being inspected and tested by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC) within 30 days of the inception of this policy.</p> <p>Any faults found must be corrected in line with regulations of the Institute of Electrical Engineers.</p> <p>A certificate of compliance issued by the Inspector is to be produced and lodged with Plum Underwriting Limited after the inspection.</p> <p>If you do not comply with this condition within the required number of days, we will not pay any claim for loss, damage or liability resulting from electrical faults.</p>

Endorsement Code	L567
Description	Building Works
Wording	<p>This insurance is accepted on the basis that no building works whatsoever have started at the premises.</p> <p>You must tell us via your broker or insurance intermediary at least 14 days before any work starts to enable us to determine whether we will:</p> <ol style="list-style-type: none"> 1. Continue your policy unchanged 2. Apply any terms, conditions, exclusions or additional premium 3. Cancel your policy giving you notice as per the cancellation condition shown in your policy wording or on your schedule. <p>We will not pay any claim for loss or damage that occurs at the premises if the building works commence without our prior agreement</p>