

What's Changed Flex Home Insurance Policy 2018

For UK home insurance policy wording reference: FLX/0118/PW

The Policy Wording, What's Changed document, Client Policy Summary, Broker Product Summary and all previous versions are available to download as PDF documents from the Plum Underwriting Ltd website as follows:

<http://www.plum-underwriting.com/document-centre/>

The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2017 policy wording, with a wording reference of FLX/0117/PW, and the 2018 policy wording, with a wording reference of FLX/0118/PW.

They 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.

Your Policy Documentation – Page 1

1) The following section has been added:

Policy Fees

Plum Underwriting Ltd apply fees to administer all Plum policies. Full details regarding our policy fees can be found on your schedule and policy summary.

Please note that should you choose to cancel your policy within the 'Cooling-Off Period', the new business/incepting of cover fee will be refunded to you and no cancellation fee will be charged. Please see the 'Cooling Off & Cancellation' section within the policy wording for full details.

Cooling off and Cancellation – Pages 2 & 3

1) The following changes have been made to this section:

Cancellation

1. Cancellation of your policy by you:

You may cancel this policy at anytime by notifying us through your broker or insurance intermediary in writing, by email or by telephone.

Your broker or insurance intermediary contact details are shown on your schedule.

2. Cancellation of your policy by us:

We may cancel this policy or any part of it if there are serious grounds to do so by giving you 30 days written notice through your broker or insurance intermediary detailing the reason for cancellation by recorded delivery to the correspondence address stated on your schedule.

We will detail the reason for the cancellation in our written notice to your broker or insurance intermediary. Examples of where we would cancel your policy are as follows:

1. Where Plum Underwriting Ltd has been unable to collect a premium payment following non-payment correspondence issued to **you** or **your broker or insurance intermediary**.
If **you** pay **your** premium to **us** through a direct debit facility, **we** will allow **24 30** days for the premium to be brought up to date. If **you** fail to do so **we** will cancel from the date at which **you** have paid the relevant premium.
2. A change in the information **you** have previously given **us** where **we** are able to demonstrate that **we** would not normally offer insurance
3. Unacceptable behaviour by **you** such as abusive behaviour or language, intimidation or bullying of **our** staff or suppliers.
- ~~4. **You have deliberately misrepresented any information given to us.**~~
5. **Your** failure to cooperate with **us** in accordance with **our** claims conditions where it affects **our** ability to process **your** claim.
6. If **you** have acted fraudulently in any way.
7. **You** have deliberately or falsely overstated information given to **us**.

3. Cancellation by **us** following a fraudulent claim:

If **you** make a fraudulent claim under this **policy** **we** will cancel **your policy** from the date of the fraudulent act and **we** will retain 100% of the premium.

4. 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 **less the policy fee** 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 and always subject to the **current period of insurance** being claim free. If **you** have made a claim **you** will not be eligible for a refund and **you** must pay **us** any amount **you** still owe **us** for the full annual period for which **you** have been insured.

Customer Service & Complaints Procedure – Pages 3 & 4

1) The following changes have been made to this section:

Financial Ombudsman Service

Complaints that Plum Underwriting Ltd or **insurers** cannot resolve may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

You can refer **your** complaint to the Financial Ombudsman Service if **you** have not received a written final response in respect of **your** complaint within 8 weeks of the date **your** complaint was received by the parties detailed in the complaints procedure shown on **your schedule** or if **you** are unhappy with the decision following **your** complaint.

If you would like to refer your complaint to the Financial Ombudsman Service, you must do so within 6 months from the date you receive the final response about your complaint from Plum Underwriting Ltd or the insurer.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service Exchange Tower, London, E14 9SR

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers. Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 (0)207 964 1000 0500

Fax: +44 (0)207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website www.financial-ombudsman.org.uk.

The complaint procedure does not affect **your** right to take legal action.

How to Make a Claim – Pages 6

1) The following changes have been made to this section:

To make a claim, **you** can contact **us** by telephone, email or post – please refer to the section ‘How to Make a Claim’ on **your schedule** for the contact details.

When notifying a claim, please provide **your** name, **policy** number (shown on **your schedule**), the name of **your broker or insurance intermediary** and full details of the loss or damage.

There are a number of claims conditions that operate. Please refer to pages 16 and 17 to the ‘Claims Conditions’ section of this **policy** wording as well as the individual sections of cover which explain **your** duties in the event of a claim and how **we** deal with **your** claim.

Definitions – Words with Special Meanings – Pages 7-11

1) The following ‘Definitions – Words with Special Meanings’ have been updated:

Bodily Injury

~~Shall include death or disease.~~ Physical harm or damage to someone’s body including death or disease.

Computer Viruses

A set of corrupting, harmful or otherwise unauthorised instructions or code including any malware or a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network.

Contents

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

Contents includes:

- **tenant’s/leaseholder’s fixtures and fittings**
- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- property in the open but within the **premises** up to £1,000 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**)
- **money** up to £750 in total per claim

- **credit cards** up to £500 in total per claim
- deeds and registered bonds and other personal documents up to ~~£1,500~~ **£2,500** in total per claim
- stamps or coins forming part of a collection up to £2,500 in total per claim
- **valuables** up to 33.3% of the **contents sum insured** in total per claim and up to 10% of the **contents sum insured** for any single item of **valuables** other than pictures and works of art which are covered up to the **contents sum insured** with no single item limit.
- pedal cycles up to £500 in total per claim
- **contents** in garages and outbuildings up to £5,000 in total per claim

Contents do not include:

- motor vehicles (other than domestic gardening equipment or motorised mobility scooters, electric wheelchairs and powerchairs), caravans, trailers or watercraft or their accessories other than those defined as **watercraft**
- any living creature
- any part of the **buildings**
- any property held or used for business purposes other than **your home business contents**
- any property insured under any other insurance
- land or water

Period of Insurance

The length of time the insurance is in force as shown on **your schedule** ~~and for which you have paid, and we have accepted a premium.~~

Policy

- The **policy** wording (see the wording reference stated on **your schedule** which confirms which **policy** wording is applicable to **you**)
- **Your schedule**
- Any **endorsement(s)** shown on **your schedule**

~~The policy wording as referenced by the policy wording reference in your schedule, your schedule including any endorsement(s).~~

Tenants/Leaseholders' Fixtures and Fittings

~~Alterations, fixtures and fittings, decorations and improvements which **you** or previous occupiers have made as tenant or leaseholder for which **you** are responsible for insuring and are not covered by the landlord's or any other insurance. Alterations, decorations and improvements which have been undertaken by **you** or previous occupiers as tenants or leaseholders, but only if not covered by the landlord's or any other insurance.~~

General Conditions – Pages 12 & 13

1) The following condition has been deleted & replaced:

6. Assignment

You cannot transfer your interest in this policy to anyone else without our written agreement.

~~**6. Premium Payment**~~

~~We will not make any payment under this policy unless you have paid the premium.~~

General Exclusions – Pages 14 & 15

1) The following exclusion has been updated:

1. Any loss or damage:

- that is not associated with the incident that caused **you** to claim.
- **that commenced before cover starts** ~~occurring before cover starts or arising from an event before cover starts.~~
- caused by ~~deliberate~~ **wilful** acts by **you** or any of **your** employees.
- or liability caused by deception other than by any person using deception to gain entry to **your home**.

- caused by or resulting from the **premises** being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority.
- caused by wear and tear or any other gradually operating cause, mechanical or electrical breakdown, fault or failure.

Examples of Wear & tear excluded under this policy include but are not limited to for example the following:

- Damp formed over a period of time.
- Blocked or poorly maintained guttering.
- Failure of a flat roof due to age.
- Worn out carpets.

Examples of Mechanical & electrical breakdown excluded under this policy include but are not limited to for example the following:

- Electrical failure of an electrical component in televisions or computers.
- Mechanical failure of a clock mechanism.

Claims Conditions – Pages 16 & 17

1) The following conditions has been updated:

2. How we deal with your claim

e) Excess

In respect of a single event, if **your claim is for loss or damage under more than one section of your policy, we will only deduct one excess rather than deduct an excess per section.**

The excess deducted will be the highest excess of the sections you are claiming under.

~~If your claim is in respect of a single event and we are paying you under multiple sections of your policy then we will only deduct the highest excess of those sections rather than deducting each excess under each section.~~

Section 1 – Buildings – Standard Cover – Pages 18 & 19

1) The following exclusions have been deleted:

This insurance covers the buildings for physical loss or damage caused by	We will not pay
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage while the home is unoccupied. b) any amount over £50,000 for clean up costs following an escape of oil.
9. subsidence or heave of the site on which the buildings stand or landslip	a) for loss or damage to swimming pools , hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless your home is damaged by the same cause and at the same time. b) for loss or damage occurring as a result of the buildings undergoing demolition, structural alterations or structural repairs. c) for loss or damage caused by settlement . d) for loss or damage caused by riverbank or coastal erosion. e) for loss or damage arising from defective materials or faulty workmanship. f) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of your home are damaged by the same cause and at the same time.

Section 1 – Buildings – Additional Cover – Pages 19-22

1) The following additional covers have been updated/added:

This section of the insurance also covers	We will not pay
E – Loss of Metered Water Increased domestic metered water charges you have to pay following an escape of water which is covered under the event insured under number 4 in Section 1 – Buildings – Standard Cover	a) more than £2,500 £5,000 in any period of insurance . If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total. b) for loss of metered water whilst your home is unoccupied .
F – Sale of your Premises Anyone buying the premises will be entitled to the benefit of Section 1 for the period from exchange of contracts (or if in Scotland from the date you accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is sooner.	a) if the buildings are more specifically insured under any other insurance b) any claim under any other the additional covers of this policy
H – Loss of Oil Loss of domestic oil from fixed fuel oil tanks	a) more than £2,500 £5,000 in any period of insurance . If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total. b) for loss of oil whilst your home is unoccupied .
J – Emergency Entries Damage to the buildings caused when the fire service, the Police or the ambulance service have to make a forced entry because of an emergency to you	a) more than £2,500 £5,000 any one claim.
L – Replacement Locks Costs you have to pay for replacing & installing locks and keys to safes, alarms, outside external doors and windows of the home following: a) theft or loss of your keys; or b) where there is evidence that such keys have been copied by an unauthorised person.	a) more than £2,500 £5,000 in any period of insurance . If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total.
Q – Illegal Depositing of Waste The removal of illegally deposited waste from your premises to a licensed waste management site. Reinstating any damage caused by the illegal dumping of waste at your premises .	a) more than £1,000 any one claim.
R – Security Expenses Costs incurred by you to: • refill fire extinguisher appliances • replace used sprinkler heads • reset fire, intruder alarms and closed circuit television equipment following loss or damage which is covered under Section 1 - Buildings - Standard Cover.	a) more than £5,000 any one claim.

Section 2 – Contents – Standard Cover – Page 24

1) The following exclusions have been deleted:

This insurance covers the contents for physical loss or damage caused by	We will not pay
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage while the home is unoccupied . b) any amount over £50,000 for clean-up costs following an escape of oil.

<p>9. subsidence or heave of the site on which the buildings stand or landslip</p>	<p>a) for loss or damage occurring as a result of the buildings undergoing demolition, structural alterations or structural repairs.</p> <p>b) for loss or damage caused by settlement.</p> <p>c) for loss or damage caused by riverbank or coastal erosion</p> <p>d) for loss or damage arising from defective materials or faulty workmanship.</p> <p>e) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of your home are damaged by the same cause and at the same time.</p>
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Section 2 – Contents – Additional Cover – Pages 25-29

1) The following additional covers have been updated:

This section of the insurance also covers	We will not pay
<p>A – Accidental Damage to Electronic Equipment We will pay for accidental damage to the following electronic equipment situated in your home:</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and visual equipment including MP3 players, cameras and portable DVD and BluRay players • radios • home computers, laptops, tablets, e-readers • gaming consoles including hand held gamers • mobile phones 	<p>a) for damage or deterioration caused in the process of repair, renovation, or dismantling.</p> <p>b) for damage to tapes, records, cassettes, discs, memory sticks or computer software.</p> <p>c) for mechanical or electrical faults or breakdown.</p> <p>d) for loss or damage while the home is unoccupied.</p>
<p>B – Accidental Damage of Fixtures & Fittings We will pay for accidental damage to:</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware • mirrors • glass tops and fixed glass in furniture • ceramic hobs <p>forming part of the buildings which you are legally liable for as a tenant and do not have other insurance for.</p>	<p>a) for the cost of repairing, removing or replacing frames.</p> <p>b) for loss or damage while the home is unoccupied.</p>
<p>F – Tenants Liability We will cover loss or damage caused by the events insured under numbers 1 to 10 in Section 2 – Contents – Standard Cover to the buildings you have been made legally responsible for as a tenant of your premises.</p> <p>This does not include tenants/leaseholders fixtures and fittings.</p>	<p>a) more than £15,000 or 10% of the sum insured for contents (whichever is the greater) for loss or damage to the buildings.</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings.</p> <p>c) for loss or damage arising from subsidence, heave or landslip.</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.</p> <p>e) for loss or damage while the home is unoccupied.</p> <p>f) the cost of maintenance and normal redecoration.</p>

<p>G – Accidental Damage to Services We will pay for accidental damage to:</p> <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 as tenant only.</p>	<p>a) for loss or damage while the home is unoccupied.</p>
<p>I – Replacement Locks Costs you have to pay for replacing & installing locks and keys to safes, alarms, outside external doors and windows of the home following:</p> <p>a) theft or loss of your keys; or b) where there is evidence that such keys have been copied by an unauthorised person.</p>	<p>a) more than £2,500 £5,000 in any period of insurance. If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total.</p>
<p>J – Loss of Metered Water Increased domestic metered water charges you have to pay following an escape of water which is covered under the event insured under number 4 in Section 2 – Contents – Standard Cover.</p>	<p>a) more than £2,500 £5,000 in any period of insurance. If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total. b) for loss of metered water whilst your home is unoccupied.</p>
<p>K – Loss of Oil Loss of domestic oil from fixed fuel oil tanks</p>	<p>a) more than £2,500 £5,000 in any period of insurance. If you claim for loss under sections 1 and 2, we will not pay more than £2,500 £5,000 in total. b) for loss of oil whilst your home is unoccupied.</p>
<p>L – Reinstating Data The cost involved in reinstating your electronic data including digital downloads stored on your computer(s) or other personal electronic entertainment equipment as a result of loss or damage covered under section 2.</p>	<p>a) more than £2,500 any one claim. b) any illegal data</p>
<p>M – Temporary Increases to the Sum Insured Loss or damage to additional contents between one month before and one month after:</p> <p>a) a wedding, civil partnership, anniversary and birthday, and/or b) a religious celebration.</p>	<p>a) more than £5,000 any one claim. b) any single item of £500 more than £1,000 any one item.</p>
<p>Q – Guests, Visitors & Domestic Employee(s) Personal Effects We will pay for loss or damage by any of the events insured under numbers 1 to 10 in Section 2 – Contents – Standard Cover for guests, visitors and domestic employee(s) personal effects not insured elsewhere while in your home.</p>	<p>a) more than £1,000 £2,500 in any one claim. b) more than £1,000 any one item.</p>

Section 3 – Accidents to Domestic Employees – Page 31

1) The following cover has been increased:

Limit of insurance

We will not pay more than ~~£5,000,000~~ **£10,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Section 8 – Money & Credit card Cover – Page 38

1) The following section has been updated:

Section 5 of this insurance extends to cover the following:	We will not pay
<ul style="list-style-type: none">• theft or accidental loss of money• any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit cards <p>within the geographical limits shown on your schedule, provided that within 24 hours of you discovering any such loss or theft, you have notified the Police (or when outside of the UK the local Police, transit authority, hotel or airport security) and, in the case of credit cards, the card issuing company; and</p> <p>• you have complied with all other conditions under which your credit cards were issued to you</p>	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of value

End of 'Flex 2018 - What's changed?' Document.

IMPORTANT: 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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