

## What's Changed Overseas Retreat - Holiday Home Insurance Policy 2019

For overseas holiday home insurance policy wording reference: OVS/0119/PW

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The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of OVS/0418/PW, and the 2019 policy wording, with a wording reference of OVS/0119/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 Ltd website as follows:

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

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1) The insurer/underwriter for the following sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium:

Section 1 – Buildings  
Section 2 – Holiday Home Contents  
Section 3 – Accidents to Domestic Employees  
Section 4 – Legal Liability to the Public

2) 'Your Insurers' section has been updated (page 4)

3) 'National Bank of Belgium' section has been added (page 4)

4) 'Financial Services & Markets Authority' section has been added (page 5)

5) 'Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5 & 6)

6) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 6)

**End of 'Overseas Retreat 2019 - What's changed?' Document.**

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