

What's Changed

Overseas Retreat - Holiday Home Insurance Policy 2019

For overseas holiday home insurance policy wording reference: OVS/0519/PW

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/0519/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.

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

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) 'Cooling-Off Period' section has been updated (page 2)

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

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

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

6) 'Unoccupied' definition has been updated (page 11):

7) The following 'General Conditions' have been updated (page 12-14):

2. Safeguarding your Property
3. Building Works
8. Sums Insured
10. No Claim Discount
12. Security of the Holiday Home
13. When the Holiday Home is Unoccupied or Unfurnished

8) 'General Exclusion 9' has been updated (page 17)

9) The following cover under 'Section 1 – Buildings – Standard Cover' has been amended as follows (pages 20 & 21):

<p>This insurance covers the buildings for physical loss or damage caused by:</p>	<p>We will not pay:</p>
<p>4. escape of water from or frost damage to fixed water tanks, apparatus or pipes</p>	<p>a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 in Section 1 – Buildings – Standard Cover. b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs and ornamental fountains or ponds. c) for loss or damage while the holiday home is unoccupied unless you or a responsible adult representative of yours turns off the water at the mains stopcock. c) for loss or damage while the holiday home is unoccupied for more than 14 consecutive days between 1st November and 31st March unless you show that non-compliance with the below provisions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred: • you or a responsible adult representative of yours turns off the water at the internal stopcock and ensures all the tanks and pipes are drained, the taps must be left open and plug holes left unobstructed, OR • the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) d) for loss or damage whilst the holiday home is unfurnished. e) for loss or damage due to the lack of grouting or sealant.</p>
<p>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</p>	<p>a) for loss or damage while the holiday home is unfurnished. b) any loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank was installed less than 10 years ago for loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.</p>

10) The following cover under 'Section 1 – Buildings – Additional Cover' has been amended as follows (page 23):

This section of the insurance also covers:	We will not pay:
H – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.	a) more than £2,500 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £2,500 in total. b) for loss of oil whilst your holiday home is unfurnished . c) any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement

11) The following cover under 'Section 2 – Holiday Home Contents – Standard Cover' has been amended as follows (pages 27 & 28):

This insurance covers the contents for physical loss or damage caused by:	We will not pay:
4. escape of water from fixed water tanks, apparatus or pipes	a) for loss or damage while the holiday home is unoccupied unless you or a responsible adult representative of yours turns off the water at the mains stopcock. a) for loss or damage while the holiday home is unoccupied for more than 14 consecutive days between 1st November and 31st March unless you show that non-compliance with the below provisions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred: • you or a responsible adult representative of yours turns off the water at the internal stopcock and ensures all the tanks and pipes are drained, the taps must be left open and plug holes left unobstructed, OR • the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) b) for loss or damage whilst the holiday home is unfurnished . c) for loss or damage due to the lack of grouting or sealant.
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 holiday home is unfurnished . b) any loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank was installed less than 10 years ago for loss or any loss or damage caused by escape of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.

12) The following cover under ‘Section 2 – Holiday Home Contents – Additional Cover’ has been amended as follows (page 30):

This section of the insurance also covers:	We will not pay:
<p>G – Loss of Oil Loss of domestic oil from fixed fuel oil tanks</p>	<p>a) more than £2,500 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than £2,500 in total. b) for loss of oil whilst your holiday home is unfurnished. c) any loss of oil from an oil tank unless you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement</p>

13) The following exclusions have been added ‘Section 4 – Legal Liability to the Public’ (page 36):

What is not covered

We will not pay **you** for any liability:

- l) arising as a result of escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement
- m) arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

14) ‘Data Protection’ section has been replaced with ‘Privacy & Data Protection Notice’ under ‘Section 5 – Legal Expenses – Customer Services’ (page 44 & 45)

End of ‘Overseas Retreat 05/2019 - What’s changed?’ Document.

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