

What's Changed

Let - Landlords Home Insurance Policy 2019

For Republic of Ireland landlords home insurance policy wording reference: LETI/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 LETI/1018/PW, and the 2019 policy wording, with a wording reference of LETI/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 – Landlords 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) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)

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

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

7) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5)

8) 'United Kingdom Contracts (Rights of Third Parties) Act 1999' has been deleted (page 5)

9) 'Use of Personal Data' section has been updated (page 6)

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

2. Safeguarding your Property
3. Building Works

- 4. Index Linking
- 8. Sums Insured
- 10. No Claim Discount
- 11. Inspection of the Premises whilst the Home is Tenanted
- 13. When your Tenant Vacates the Home
- 14. When the Home is Unoccupied
- 16. House of Multiple Occupancy

11) 'Section 4 –Legal Liability to the Public' has had a complete rewrite (page 32 & 33)

End of 'Let 05/2019 - What's changed?' Document.

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