

What's Changed Retreat - Holiday Home Insurance Policy 2019

For Republic of Ireland holiday home insurance policy wording reference: RETI/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 RETI/1018/PW, and the 2019 policy wording, with a wording reference of RETI/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) '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
- 12. Security of the Holiday Home
- 13. When the Holiday Home is Unoccupied or Unfurnished

11) 'General Exclusion 9' has been updated (page 17):

12) The following exclusion has been added 'Section 4 – Legal Liability to the Public' (page 35):

What is not covered

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

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.

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

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