

Retreat 2016 - What's changed?

Policy Wording Reference: RET/0116/PW

The Retreat 2016 policy wording, the 'Retreat 2016 What's Changed' document, Key Facts and 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/>

This document tells **you** what has changed in the Retreat 2016 **policy** wording from the 2015 version. The changes are highlighted in red & yellow. 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.

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The title for Section 3 has been amended to 'Section 3 – Accidents to Domestic Employees' from 'Section 3 – Accidents to Domestic Staff'

Your Policy Documentation – Page 2

1) The following paragraph added:

Words or phrases with special meanings which have been defined are shown in bold. A list of defined words and their meanings is shown in the section 'Definitions – Words with Special Meanings' which is on page 7.

2) Correct Information and Changes in Circumstances Section

The notification statement has been amended as follows:

You must **immediately** notify **us** **as soon as practicably possible** via **your broker or insurance intermediary** if:

- any information is incorrect
- there is a change in the information **you** have given **us**

Cooling Off & Cancellation – Page 3

1) The '1. Cancellation of **your policy** by **you**' section has been amended as follows:

You may cancel this **policy** at anytime by ~~giving written notice to~~ **notifying** **us** via **your broker or insurance intermediary**.

2) The '2. Cancellation of **your policy** by **us**' section has been amended as follows:

Examples of where **we** would cancel **your policy** are as follows:

1. Where **we** have been unable to collect a premium payment **following non-payment correspondence issued to you by us**.
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 fraudulent in any way.
7. **You** have deliberately or falsely overstated information given to **us**.

Cooling Off & Cancellation – Page 3 – Continued ...

3) The '4. Premium refund following cancellation of **your policy**' section has been amended 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 period for which you have been insured.**

Customer Services & Complaints Procedure – Page 4

1) Financial Ombudsman Service

The wording has been updated as follows:

~~All **underwriters** providing cover under this **policy** are members of the Financial Ombudsman Service, a free service set up by parliament to sort out individual complaints that consumers and financial businesses aren't able to resolve themselves.~~

Complaints that Plum Underwriting or **underwriters cannot settle 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 business are not able to resolve with financial businesses.

Please see the customer complaints procedure shown in **your schedule** for details of the Financial Ombudsman Service.

Authorisation, Regulation & Compensation – Pages 4 & 5

1) Underwriters

The wording has been updated as follows:

The **underwriters for **your policy** are detailed on **your policy schedule** under the 'underwriters' section. **You can also visit our website which shows further detail at www.plum-underwriting.com/about/underwriting-capacity/****

All **underwriters** providing cover under this **policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise in **your schedule**.

Further details can be found on the Financial Services Register at www.fca.org.uk/register

2) Prudential Regulation Authority

The contact details for the PRA have been updated as follows:

The Prudential Regulation Authority
~~20 Moorgate, London EC2R 6DA~~ **Bank of England, Threadneedle Street, London, EC2R 8AH**

Telephone: +44 (0)**20 7601 4878** ~~20-3461-7000~~

From abroad: as above

Email: ~~PRA.FirmEnquiries@bankofengland.co.uk~~ **enquires@bankofengland.co.uk**

3) Financial Services Compensation Scheme

The wording has been updated as follows:

All **underwriters** providing cover under this **policy** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an ~~insurer~~ **underwriter** is unable to meet its obligations to **you** under this contract.

Authorisation, Regulation & Compensation – Pages 4 & 5 – Continued ...

4) Subscribing Underwriters' Several Liability

The wording has been updated as follows:

~~The subscribing **underwriters'** obligations under the contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **underwriters'** are not responsible for the subscription of any co-subscribing **underwriters'** who for any reason does not satisfy all or part of its obligations.~~

~~With several liability, each party (the **underwriter(s)** in this case) are liable only for their own specified obligations. If any party (any **underwriter**) is unable to satisfy their obligation, the responsibility does not pass to other parties.~~

Your policy or sections of **your policy** may be underwritten by more than one **underwriter**. **Your schedule** confirms who the **underwriter(s)** are for **your policy** or section of **your policy**.

Where there is more than one **underwriter** noted, each **underwriter** is solely responsible for their own percentage of **your policy** or section of **your policy**, they are not responsible for any other **underwriter(s)** percentage of **your policy** or section of **your policy**.

The responsibility does not pass to any other **underwriter** noted in the event that for what ever reason, another **underwriter** does not satisfy all or part of its obligations under **your policy** or section of **your policy**.

This is standard procedure where more than one **underwriter** is underwriting **your policy** or section of **your policy**. **You** can rest assured that Plum Underwriting Limited chooses **underwriter(s)** that are financially stable and professional ensuring that they will always meet their obligations in accordance with **your policy** or section of **your policy**.

You are also covered by the Financial Services Compensation scheme as detailed at the top of this page.

You can also visit our website which shows further detail at www.plum-underwriting.com/about/underwriting-capacity/

Laws Applying – Page 6

1) The 'Choice of Law' title has been amended to 'Choice of Law and Jurisdiction'

New definitions – Pages 7, 8 & 9

The following **NEW** definitions have been included to ensure clarity of **your policy**, however please ensure that **you** read, understand and consider against **your** own personal circumstances.

Computer Viruses

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

Credit cards

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to **you**.

Domestic employee(s)

Any person employed by **you** under a contract of service which is solely for private domestic duties excluding any employee involved in demolition, alterations, extensions or renovations to any part of the **home**.

Amended definitions – Pages 7, 8 & 9

The following definitions have been **AMENDED**, please ensure that **you** read, understand and consider against **your** own personal circumstances.

If **you** are not clear about any of the changes in definitions or **your** circumstances change and **you** are unsure how this will affect **your policy** always speak to **your broker or insurance intermediary**.

1) Buildings Definition

The buildings definition has been updated as follows:

Buildings

- the **holiday home** ~~as shown as the 'premises insured' on your schedule~~ and its decorations
- fixtures, fittings and fitted appliances attached to the **holiday home**
- **underground services, sewers, pipes, cables and drains which connect to the public mains.**
- **swimming pools**, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts, wind turbines, solar panels, stairlifts and ornamental fountains and ponds **you** own or for which **you** are legally liable and within the **premises** named in the **schedule**

2) Contents Definition

The contents definition has been updated as follows:

Contents

Household goods and other items within the **holiday home** which belong to **you** or for which **you** are legally liable for.

Contents includes:

- leaseholder's fixtures and fittings (not tenant's)
- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **holiday 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 **holiday home**)
- **precious metals** up to £2,500 **per claim** within the private dwelling
- pedal cycles up to £500 in total per claim
- **contents** in garages and outbuildings up to £2,500 in total per claim
- **Fine art and antiques** up to 10% of the **contents sum insured** in total per claim

Contents does not include:

- motor vehicles (other than domestic gardening equipment, motorised mobility scooters, electric wheelchairs or powerchairs), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes other than **contents** used or held to furnish the **premises** for use as a **holiday home**.
- any property insured under any other insurance
- deeds, registered bonds and other such documents
- gemstones, jewellery, watches and furs
- land or water
- stamp or coin collections
- **money** and **credit cards**

3) Holiday Home Definition

The holiday home definition has been updated as follows:

Holiday Home

The private dwelling, ~~and~~ the garages and outbuildings used as a **holiday home** at the **premises** shown on **your schedule**.

4) Money Definition

The money definition has been updated as follows:

Money

- current legal tender, cheques, postal and money orders
- postage stamps
- savings stamps, **share certificates** and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers, **phone cards** and gift vouchers
- electronic cash pre payment cards
- travel and seasonal travel tickets

held for any purpose

Amended definitions – Pages 7, 8 & 9 – Continued...

5) Policy Definition

The policy definition has been updated as follows:

Policy

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

6. Unoccupied Definition

The unoccupied definition has been updated as follows:

Unoccupied

When the **holiday home** has is not being lived in and occupied overnight by **you**, **your** tenants or **your** invited guests. ~~for more than:~~

- ~~• 60 consecutive days between 1st April and 31st October, and~~
- ~~• 14 consecutive days between 1st November and 31st March~~

7) You/your/insured Definition

The definition has been updated as follows:

You/your/insured

The person, persons, organisation or company named in the **schedule** as policyholder(s), all members of their family **(including foster children and children of co-habiting partners)**, their civil partner or co-habiting partner, and **domestic employee(s)** who permanently live in the **holiday home**.

General Conditions – Pages 10, 11 & 12

1) Condition No. 3. Building Works

The following text has been added to the condition:

If you do not tell your broker or insurance intermediary where the estimated cost is more than £25,000, we will not pay your claim.

2) Condition No. 8. Sum Insured

This condition has been amended to add further clarity on how we would proportionally reduce your claim if the sum insured is not accurate.

You must have an ongoing duty to ensure that **your sum insured** represents the full value of the property insured.

For **your buildings**, the full value is the estimated cost of rebuilding if **your buildings** were destroyed (this is not the same as the market value). It must be adequate to include **rebuilding expenses**.

Your sum insured for contents must be the cost to replace as new.

If, at the time of any loss or damage, the sum insured is not enough we will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured.

For example, if the premium you have paid for your buildings insurance is equal to 75% of what your premium would have been if your buildings sum insured was enough to reconstruct your buildings, then we will pay up to 75% of any claim made by you.

If however the correct sum insured is shown to exceed our acceptance terms and criteria, we will follow the 'Correct Information and Changes in Circumstances' notice detailed under 'Your Policy Documentation' section on page 2.

If you fail to ensure that your sums insured represent the full value of the property insured, we may only pay a proportion of your claim. For example if your sum insured only covers one half of the cost of rebuilding your buildings, we will only pay one half of the cost of repair or replacement.

General Conditions – Pages 10, 11 & 12 – Continued ...

3) Condition No. 13. When the Holiday Home is Unoccupied or Unfurnished

This condition has been amended as follows:

We will not pay any claim for loss or damage resulting from unauthorised entry into the **holiday home** when the **premises** are **unoccupied** or **unfurnished**, unless **you** or **your** adult representative ensures that the security of the **holiday home** is in full and effective operation.

~~We will not pay any claim when once the holiday home is becomes unoccupied or unfurnished, unless you or your adult representative:~~

We will not pay any claim unless you or your adult representative:

- inspects the **premises** internally and externally once every 30 days
- keep a record of dates, times and any observations of internal and external inspections
- provides **us** with a copy of the inspection record when requested

Example of an inspection record:

Name	Date	Time	Observations/Actions
John Smith	17/12/2015	14:20	All rooms checked and found in good condition, left fully locked with alarm activated.

4) Condition No. 14. Condition of Property

This condition has been amended as follows:

Condition of Property

You must ensure that you **immediately** notify us **as soon as practicably possible** should you become aware that the condition of the **holiday home** has deteriorated by any means and/or the **holiday home** has been subject to unlawful access or attempted unlawful access of any kind.

Protecting Your Holiday Home – Page 13

The inspection checklist has been updated as follows:

Inspection Checklist

Whilst the list is not exhaustive, the following checklist is designed to help **you** ensure that **your** inspection is as thorough as possible:

- Windows shut and fastened and locked
- All external doors shut, fastened and locked when the **premises** are left unattended
- Check throughout **the** property for any signs of ingress of water
- Check inside and outside of the property for any signs of leaks/escape of water
- Check all windows and doors of the property for signs of any attempted forced entry
- Remove any build up of newspapers and post
- Consider sealing letter box
- Remove any rubbish that has accumulated outside of the property or in doorways/porches
- If fitted, ensure **the** intruder alarm **system is** fully functional and operates correctly
- If fitted, ensure **the** CCTV **system is** fully functional and operates correctly
- Ensure electrical appliances are switched off when not in use
- Ensure any uncontained electrical wiring **is** in good condition and no bare wires **are** showing
- Roof tiles **are** in good order, no slipped or broken tiles
- Flat roofs **are** in good condition, no rips/tears or pooling of water
- Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish
- Ensure trees and shrubs **are** maintained with any damage/diseased sections being removed
- Gardens **are** maintained **with** rubbish removed
- Ensure aerial and satellite dishes are secured
- ~~▪ Ensure water is free running and that there are no signs of blockages inside and outside of the property~~
- Internally ensure water is free running through sanitary ware and there are no signs of blockages
- Lift drain inspection covers to ensure water is free running and that there are no signs of blockages
- Check **the** level of oil in external tanks is in line with expectation
- Check oil tanks externally for damage or leaks
- Check any outbuildings, sheds **or** barns for any attempted forced entry

The general exclusions have been updated as follows:

What is not covered:

1. Any loss or damage

- that is not associated with the incident that caused **you** to claim ~~unless expressly stated in this policy.~~
- occurring before cover starts or arising from an event before cover starts
- caused by deliberate 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 holiday 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 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 the following:**

- Electrical failure of an electrical component in televisions, computers etc
- Mechanical failure of a clock mechanism

2. **Any** loss or destruction of or damage to any property or any loss or expenses arising from or any legal liability of any nature caused by or contributed to, **or** by or arising from:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

3. Any loss, damage, expense, or legal liability caused by, contributed to, or arising from pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. **Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from:**

- i. **computer viruses**, erasure or corruption of electronic data;
- ii. **the failure of any equipment to correctly recognise the date or change of date.**

~~We will not pay for:~~

- ~~a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;~~
- ~~b) any legal liability of whatsoever nature caused by or contributed to by or arising from:
 - ~~i. computer viruses, erasure or corruption of electronic data;~~
 - ~~ii. the failure of any equipment to correctly recognise the date or change of date.~~~~

~~For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.~~

5. **Any** loss or damage or liability occasioned by, happening through or **resulting from** ~~in consequence of:~~

- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power
- confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority

General Exclusions – Pages 14 & 15 – Continued ...

6. ~~We will not pay for~~ Any loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising ~~there~~from;

- a) any legal liability of whatsoever nature;
- b) death or injury to any person;

caused by or contributed to by or arising from biological or chemical contamination due to or arising from;

- i. an **act of terrorism**; and/or
- ii. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **act of terrorism**.

7. ~~We will not pay for~~ Any reduction in value of the property insured following repair or replacement paid for under this insurance.

8. ~~We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanctions prohibition or restriction imposed by law or regulation~~

Any benefit under this **policy** to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

9. Any loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.

Claims Conditions – Pages 16 & 17

This section has been updated to ensure clarity of what you need to do so we can deal with your claim quickly and efficiently. Updated as follows:

The following claims conditions apply to sections 1 to 4 of this **policy**. Additional claims conditions are shown in the sections to which they apply. If **you** fail to comply with any of the conditions this may affect the settlement of any claim under sections 1 to 4 of this **policy**.

Please also refer to the individual **policy** sections for additional comment.

1. Your duties in the event of a claim – Things you need to do

a) Notifying us of a **C**laim

You must as soon as **practicably** possible provide details of the claim or possible claim, using the claims contact details as stated in **your schedule**.

b) Circumstances of the **C**laim

You must provide **us** with written details of what has happened within 30 days and provide any other information **we** may require.

c) Liability Claims

You must forward to **us** **as soon as practicably possible promptly**, notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.

d) Notifying the Police or **O**ther **R**elevant **A**uthorities

You must, following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property:

- tell the **P**olice as soon as **practicably** possible and, if required, any other relevant authorities
- obtain an incident report number (where issued), a property irregularity or other appropriate report

e) Our **R**epresentatives

You must co-operate fully with **us** and **our** authorised representatives including loss adjusters and other experts that **we** have appointed at all times.

f) Other **I**nformation and **A**ssistance

You must promptly provide any information and assistance **we** may require.

g) Your **A**uthority

You must not negotiate, pay, settle, offer to settle, admit to or deny any claim without **our** prior written consent.

Claims Conditions – Pages 16 & 17 – Continued ...

h) Your Duty of Care

You must take all care to limit any loss, damage or injury.

i) Evidence & Value

You must provide us with evidence of value or age (or both) for all items involved in a claim.

j) Your Property

Your property shall remain yours at all times. We shall not take ownership of or accept liability for any of your property unless we agree with you in writing that we shall do so.

k) Holiday Let Agreement(s)

You must provide us with a copy of any bookings and holiday letting agreement(s) if you let out your holiday home.

If you fail to comply with any of the points detailed in '1. Your duties in the event of a claim – Things you need to do' shown above this insurance may become invalid.

2. How we deal with your claim

a) Payment of Claims

Subject to you complying with '1. Your duties in the event of a claim – Things you need to do' as detailed above, we will ensure that we will pay sums due to you for any valid claim ~~within a reasonable time~~, allowing time for investigation and assessment of the claim.

b) Defence of Claims

We have the right to:

- take full responsibility for conducting, defending or settling any claim in your name
- take any action we consider necessary to enforce your rights or our rights under this insurance

c) Joint Insureds

The most we will pay is the relevant sum insured. If there is more than one of you the total amount we will pay will not exceed the amount we will be liable to pay any one of you.

d) Our Rights

After a claim we have the right to:

- take over and conduct in your name, the defence or settlement of any claim
- prosecute in your name to recover, at our expense and for our benefit, any payment we have made under this insurance
- inspect any damaged property should we wish to do so

e) Excess

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) Fire, Lightning, Explosion or Earthquake

The following exclusion has been removed from this peril:

~~a) for loss or damage caused by fire unless the all electrical circuits are switched off/tripped at the consumer unit while the holiday home is unoccupied or unfurnished except any electrical circuits needed to maintain any fire or intruder alarm system in operation.~~

2) Storm, Flood, or Weight of Snow

The following exclusions have been updated for this peril:

a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 ~~of section one~~ in Section 1 – Buildings – Standard Cover.

~~c) for loss or damage while the holiday home is unfurnished.~~

Section 1 – Buildings – Standard Cover - Pages 18 & 19 – Continued ...

3) Escape of water from or frost damage to fixed water tanks, apparatus or pipes

The following exclusions have been updated for this peril:

- a) for loss or damage caused by **subsidence, heave or landslip** other than as covered under number 9 ~~of section one~~ **in Section 1 – Buildings – Standard Cover**
- 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** 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)

Section 1 – Buildings –Additional Cover - Pages 20, 21 & 22

The additional cover section has been updated as follows:

<p>C – Loss of Rent/Alternative Accommodation The rent you would have received but are unable to recover while the holiday home cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover; or</p> <p>The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you, your guests, your tenants and yours/their pets as the holiday home cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover</p>	<ul style="list-style-type: none"> a) any amount over 10%20% of the sum insured for the buildings damaged or destroyed. b) any loss of rent or alternative accommodation payable after the property is reinstated and ready for habitation. c) any costs incurred without our agreement to pay. d) any costs recoverable elsewhere. e) more than 12 months for this additional cover. f) any loss of rent at the same time as paying the cost of alternative accommodation g) any alternative accommodation at the same time as paying loss of rent.
<p>E – Loss of Metered Water Increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of this section is covered under the event insured under number 4 in Section 1 – Buildings – Standard Cover.</p>	<ul style="list-style-type: none"> a) more than £1,000 in any period of insurance. If you claim for such loss under sections one 1 and two 2, we will not pay more than £1,000 in total. b) for loss of metered water whilst the holiday home is unfurnished
<p>F – Sale of your Premises Holiday Home Anyone buying the holiday home premises will be entitled to have the benefit of this 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 the sooner. until the sale is completed or the insurance ends, whichever is sooner.</p>	<ul style="list-style-type: none"> a) if the buildings more specifically under any other insurance.
<p>L –Replacement Locks Costs you have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the holiday home following:</p> <ul style="list-style-type: none"> a) theft or loss of your keys; or b) where there is reasonable evidence that such keys have been copied by an unauthorised person. 	<ul style="list-style-type: none"> a) any amount over £2,500 in any period of insurance. If you claim for such loss under sections one 1 and two 2, we will not pay more than £2,500 in total
<p>M – Unauthorised Use of Electricity Gas or Water The costs of metered electricity, gas or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the holiday home without your consent</p>	<ul style="list-style-type: none"> a) more than £2,500 any one claim b) where you have not acted as soon as practicably possible to stop the unauthorised use once you had immediately be made aware of the unauthorised use.

Section 1 – Buildings – Accidental Damage - Page 23

Accidental Damage to the Buildings is optional cover – your schedule will detail if you have this cover

The following exclusion has been removed from this section:

What is covered	What is not covered
	We will not pay
This extension covers accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one 1. b) for the buildings moving, settling, collapsing or cracking. c) for damage while the holiday home is being altered, repaired, maintained or extended. d) for the cost of maintenance and routine decoration e) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost. f) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, septic tanks, lamp posts, ornamental fountains and ponds and fuel tanks. g) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination. h) for damage caused by chewing, tearing, scratching or fouling by your or your guests/tenants pets. i) for damage arising from faulty design, specification, workmanship or materials.

Section 1 – Buildings – Conditions that Apply to this Section Only – Page 23

1) Your Sum Insured

This section has been updated as follows:

If, at the time of any loss or damage, the **buildings sum insured** is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **sum insured**.

For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings sum insured** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

If however the correct **sum insured** is shown to exceed **our** acceptance terms and criteria, **we** will follow the 'Correct Information and Changes in Circumstances' notice detailed under 'Your Policy Documentation' section on page 2.

If **you** are under-insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your sum insured** for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Section 2 – Holiday Home Contents – Standard Cover – Pages 24 & 25

1) Fire, Lightning, Explosion or Earthquake

The following exclusion has been removed from this peril:

~~a) for loss or damage caused by fire unless the all electrical circuits are switched off/tripped at the consumer unit while the **holiday home** is **unoccupied** or **unfurnished** except any electrical circuits needed to maintain any fire or intruder alarm system in operation.~~

2) Storm, Flood or Weight of Snow

The following exclusion has been removed from this peril:

~~b) for loss or damage while the **holiday home** is **unfurnished**~~

Section 2 – Holiday Home Contents – Standard Cover – Pages 24 & 25 – Continued ...

3) Escape of water from or frost damage to fixed water tanks, apparatus or pipes
The following exclusion has been updated for this peril:

- 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** 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)

Section 2 – Holiday Home Contents – Additional Cover - Pages 26, 27 & 28

The additional cover section has been updated as follows:

<p>C –Alternative Accommodation The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you, your guests, your tenants and yours/their pets as the holiday home cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 10 in Section 2 – Holiday Home Contents – Standard Cover</p>	<p>a) any amount over 40%20% of the holiday home contents sum insured . b) any alternative accommodation payable after the property is reinstated and ready for habitation. c) any costs incurred without our agreement to pay. d) any costs recoverable elsewhere. e) more than 12 months for this additional cover.</p>
<p>D – Fatal Injury Fatal injury to you, any member of your immediate family, including civil partners and co habiting partners who permanently reside with you at your main home whilst at the premises of your holiday home caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve (12) months of such injury</p>	<p>a) more than £10,000 for each insured person (or £5,000 for each insured person under sixteen (16) years of age) at the time of death. b) fatal injury of any domestic employee(s). c) fatal injury of your tenants or your invited guests. d) more than once under your policy for any one incident</p>
<p>E – Replacement Locks Costs you have to pay as leaseholder (not tenant) for replacing locks and keys to safes, alarms, outside doors and windows of the holiday home following:</p> <p>a) theft or loss of your keys; or b) where there is reasonable evidence that such keys have been copied by an unauthorised person.</p>	<p>a) any amount over £2,500 in any period of insurance. If you claim for such loss under sections one 1 and two 2, we will not pay more than £2,500 in total.</p>
<p>F – Loss of Metered Water Increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of this section is covered under the event insured under number 4 in Section 2 – Holiday Home Contents – Standard Cover</p>	<p>a) more than £1,000 in any period of insurance. If you claim for such loss under sections one 1 and two 2, we will not pay more than £1,000 in total. b) for loss of metered water whilst your holiday home is unfurnished</p>
<p>I – Guests & Visitors Personal Effects We will pay for loss or damage by any of the events insured under numbers 1 to 10 in Section 2 – Holiday Home Contents – Standard Cover for your personal guests, visitors and domestic employee(s) personal effects not insured elsewhere while in your holiday home.</p>	<p>a) more than £500 any one claim. b) for the personal effects of your tenants/paying guests.</p>
<p>L – Squatters The cost of alternative accommodation for your tenants and your tenants pets while your holiday home is occupied by squatters</p>	<p>a) – more than £5,000 any one claim</p>

Section 2 – Holiday Home Contents – Accidental Damage – Page 28

Accidental Damage to the Holiday Home Contents is optional cover – your schedule will detail if you have this cover

The following exclusion has been removed from this section:

What is covered	What is not covered
	We will not pay
This extension covers accidental damage to the contents within your premises	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section two 2. b) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon. c) for damage caused by chewing, tearing, scratching or fouling by your or your guests/tenants pets. d) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost. e) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination. f) for loss or damage arising from faulty design, specification, workmanship or materials.

Section 2 – Contents – Conditions that Apply to this Section Only – Page 29

1) Your Sum Insured

This section has been updated as follows:

If, at the time of any loss or damage, the **contents sum insured** is not enough to replace the entire **contents** of **your holiday home** as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **sum insured**.

For example, if the premium **you** have paid for **your contents** insurance is equal to 75% of what **your** premium would have been if **your contents sum insured** was enough to replace the entire **contents** of **your holiday home** as new, then **we** will pay up to 75% of any claim made by **you**.

If however the correct **sum insured** is shown to exceed **our** acceptance terms and criteria, **we** will follow the 'Correct Information and Changes in Circumstances' notice detailed under 'Your Policy Documentation' section on page 2.

~~If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your sum insured** for the **contents**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.~~

Section 3 – Accidents to Domestic Employees – Page 29

This section has been updated as follows:

What is covered	What is not covered
We will pay you	We will not pay you for bodily injury arising
for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic employee(s) staff employed in connection with the premises shown in the schedule	<ul style="list-style-type: none"> a) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance. b) from the ownership, operation or possession of any mechanically propelled vehicle (except domestic gardening equipment or motorised mobility scooters, electric wheelchairs and powerchairs)

Section 4 – Legal Liability to The Public – Pages 30 & 31

This section has been updated as follows:

What is covered	What is not covered
<p>We will pay you</p> <p>i) as owner or occupier for any amounts you become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> ▪ bodily injury ▪ damage to property <p>caused by an accident happening at the premises during the period of insurance,</p> <p>OR</p> <p>ii) as a private individual for any amounts you become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> ▪ bodily injury ▪ damage to property <p>caused by an accident happening anywhere in the world during the period of insurance</p>	<p>We will not pay you for any liability</p> <p>a) for bodily injury to</p> <ul style="list-style-type: none"> ▪ you ▪ any member of your immediate family that lives with you at your main home. ▪ any person who at the time of sustaining such injury is employed by you engaged in your service <p>b) for bodily injury arising from any infectious disease, virus or syndrome, including, but not limited to, sexually transmitted diseases or viruses, such as human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or any variations however caused.</p> <p>c) arising out of any criminal or violent act to another person or property.</p> <p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> ▪ you ▪ any member of your immediate family that lives with you at your main home. ▪ any person employed by you engaged in your service. <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance.</p> <p>f) arising out of advice given, services rendered or any activity in respect of any profession, occupation or business, other than using the premises as a holiday home as stated in your schedule</p> <p>g) which you have assumed under contract and which would not otherwise have attached.</p> <p>h) arising out of your ownership, possession or use of:</p> <p>i) any motorised or horsedrawn vehicle other than:</p> <ul style="list-style-type: none"> ▪ domestic gardening equipment used within the premises ▪ pedestrian controlled gardening equipment used elsewhere and ▪ motorised mobility scooters, electric wheelchairs or powerchairs <p>ii) any power-operated lift (other than domestic stairlifts)</p> <p>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs Act Amendment 1997, the Dangerous Dogs Act Amendment 2014, The Dogs (Northern Ireland) Order 1983, The Dangerous Dogs (Northern Ireland) Order 1991 or the Control of Dogs (Scotland) Act 2010 or any amending legislation.</p> <p>i) if you are entitled to payment under any other insurance until such insurance is exhausted.</p>

What is covered	What is not covered
	We will not pay you for any liability
	j) in respect of any kind of pollution and/or contamination other than: <ul style="list-style-type: none"> ▪ caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and ▪ reported to us as soon as practically practicably possible, but not later than 30 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident. arising out of your ownership, occupation, possession or use of any land or building that is not within the premises .

End of ‘Retreat 2016 - 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.