

What's Changed Amethyst Home Insurance Policy 2019

For Republic of Ireland home insurance policy wording reference: AMEI/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 AMEI/0118/PW, and the 2019 policy wording, with a wording reference of AMEI/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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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 – Contents
Section 3 – Fine Art
Section 4 – Valuables
Section 5 – Your Liabilities

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

3) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)

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

5) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)

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

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

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

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

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

11) The following 'General Conditions' have been updated (page 12 & 13):

- 3. Building Works
- 4. Index Linking
- 6. Sums Insured
- 8. No Claim Discount

12) The following 'General Conditions' have been added (page 13):

- 10. Chimney Maintenance

13) The following 'Special Extensions' under 'Section 1 – Buildings' have been amended as follows (pages 19-22):

We will pay for:	We will not pay for:
<p>1. Alternative Accommodation The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) this extension for more than 24 months b) any costs recoverable elsewhere. c) any costs incurred before we provided our agreement to pay. d) any alternative accommodation payable after the property is reinstated and ready for habitation. e) any alternative accommodation at the same time as paying the loss of rent.</p>
<p>3. Loss of Rent The rent you would have received but are unable to recover while the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) this extension for more than 24 months b) any loss of rent payable after the property is reinstated and ready for habitation. c) any costs recoverable elsewhere. d) any costs incurred before we provided our agreement to pay. e) any loss of rent at the same time as paying the cost of alternative accommodation.</p>
<p>12. Fatal Injury We will pay a benefit if you suffer a physical injury as a result of: a) a fire or outward and visible violence by burglars at your premises, or b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) at the time of death. b) this extension more than once under your policy for any one incident. c) domestic employees. d) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>
<p>18. Domestic Water, Oil and Gas We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance</p>	<p>a) more than €2,500 in any one period of insurance. b) any accidental 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>

14) The following exclusion has been amended under ‘Section 1 – Buildings – Exclusions’ (page 23):

What is not covered

6. Loss or damage caused by ~~escape of oil from an oil tank installed more than 10 years ago~~ 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

15) The following ‘Special Extensions’ under ‘Section 2 – Contents’ have been amended as follows (pages 25-29):

We will pay for:	We will not pay for:
9. Domestic Water, Oil and Gas We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance.	a) more than €2,500 in any one period of insurance . b) any accidental 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
20. Golfers Extension b) Hole in One We will pay you up to €500 for any expenses incurred if you achieve a hole in one in an official golf competition.	a) any claim where you do not provide us with the scorecard and certificate from your club or the match secretary

16) The following exclusion has been amended ‘Section 2 – Contents – Exclusions’ (page 30):

What is not covered

7. Loss or damage caused by ~~escape of oil from an oil tank installed more than 10 years ago~~ 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

17) The following exclusions have been added ‘Section 5 – Your Liabilities – Exclusions’ (page 36):

What is not covered

We do not cover **your** liability arising from:

25. 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

18) ‘5. Customer Service’ has been updated under ‘Section 6 – Legal Expenses & Identity Theft’ (page 48)

19) ‘6. Data Protection’ section has been replaced with ‘6. Privacy & Data Protection Notice’ under ‘Section 6 – Legal Expenses & Identity Theft’ (page 49)

20) 'Data Protection Legislation' definition has been added to 'Section 7 – Home Emergency' (page 50)

21) '7. Privacy & Data Protection Notice' has been added to '3. Conditions' under 'Section 7 – Home Emergency' (pages 53 & 54)

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

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