



For UK home insurance for policy reference: FLX/0116/PW

This Summary

This KeyFacts summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of **your policy**.

About Plum & Policy Underwriters

Plum Underwriting Limited

Plum Underwriting Limited is registered in England and Wales: 04509589, 36-38 Botolph Lane, London, EC3R 8DE, and is authorised and regulated by the Financial Conduct Authority, FRN 309166

Underwriters

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

Words and their Meanings

Any words or phrases with special meanings have been defined and are shown in bold. A list of defined words and their meanings is shown in the 'Definitions – Words with Special Meanings' section of the Flex **policy** wording, a specimen of which is available on request from **your broker or insurance intermediary**.

The **policy** documentation can also be made available to **you** in large print, audio or Braille on request via **your broker or insurance intermediary**.

About the Flex Policy

Flex is a home insurance **policy** which is designed to cover the following:

- The **buildings** of **your home**
- **Your contents, valuables, money** and **credit cards**
- **Your personal possessions** and pedal cycles
- **Your** liabilities to the public and any **domestic employees**

The **policy** will relate to those sections of the insurance which **you** request and **we** agree to insure.

Cover is based on specified perils, but **you** can extend some parts of the **policy** against physical loss or damage (all risks). Some cover is optional such as **accidental damage** so it's very important **you** discuss **your** requirements with **your broker or insurance intermediary** to ensure **you** get the right cover for **you**.

Period of Insurance

The period covered by the insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

If **we** have agreed a different **period of insurance** to the normal 12 months **your schedule** will state the agreed **period of insurance**.

Policy Benefits

Buildings and **contents** are covered for loss or damage caused by the following specified perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- **Subsidence** or **heave** of the site on which the **buildings** stand or **landslip**
- Falling trees, telegraph poles or lamp-posts

Significant Policy Features & Benefits

ADDITIONAL BUILDINGS COVER	POLICY LIMIT
Loss or damage to buildings caused by breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	Unlimited
Frost damage to fixed water tanks, apparatus and pipes	Unlimited
Accidental damage of fixed glass, solar panels, sanitary ware and ceramic hobs	Unlimited
Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables which you are legally responsible for and which provide services to or from your home	Unlimited
Loss of rent due to you and alternative accommodation costs	Up to 20% of the sum insured for buildings (but for no more than 12 months)
Architect's and surveyor's fees, debris removal and additional costs as a result of local authority requirements	Unlimited
Increased domestic metered water charges following an escape of water	Up to £1,000 in any period of insurance
Anyone buying your premises until completion of sale	Unlimited
The cost of locating the source of an escape of water, oil or gas	Up to £5,000 in any period of insurance
Loss of domestic oil	Up to £1,000 in any period of insurance
The cost of alternative accommodation for you and your pets while your home is occupied by squatters	Up to £5,000 per claim
Damage to the buildings caused when the fire service, the Police or the ambulance service have to make a forced entry into your home because of an emergency to you	Up to £1,000 per claim
Damage to garden, plants & shrubs by fire, lightning, explosion, impact, theft, vandalism or malicious damage	Up to £1,000 in total per claim and up to £250 any one plant, tree or shrub.
Costs you have to pay for replacing locks and keys to safes, alarms and outside doors or windows of the home following theft or loss of your keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any period of insurance
Ground rent which you have to pay whilst the home cannot be lived in	Up to 10% of the sum insured for buildings (but for no more than 12 months)
Damage to landscaped gardens which is caused by the Emergency Services	Up to £1,000 per claim
Costs of metered electricity, gas or water arising from its unauthorised use by persons taking possession or occupying the home without your consent	Up to £2,500 per claim
Your legal liability as owner	Up to £2,000,000 for any one accident or series of accidents arising out of one event.

ADDITIONAL CONTENTS COVER	POLICY LIMIT
Temporary removal of contents to certain other premises in the United Kingdom	Up to £10,000
Accidental damage to televisions, satellite decoders, audio and visual equipment (including MP3 players, cameras and portable DVD and BluRay players), radios, home computers, laptops, tablets, e-readers, gaming consoles (including hand held gamers) and mobile phones all situated within the home	Unlimited
Accidental damage of fixed glass and double glazing, sanitary ware , mirrors, glass tops and fixed glass in furniture and ceramic hobs	Unlimited
Rent you have to pay or alternative accommodation costs	Up to 20% of the sum insured for contents (but for no more than 12 months)
Fatal injury to you happening at the premises , caused by fire or burglars	Up to a maximum of £10,000 for each insured person (£5,000 if under 16 years of age)
Costs you have to pay for replacing locks and keys to safes, alarms and outside doors or windows of the home following theft or loss of your keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any period of insurance
Increased domestic metered water charges following an escape of water	Up to £1,000 in any period of insurance
Loss of domestic oil	Up to £1,000 any period of insurance
Costs involved in reinstating your electronic data including digital downloads stored on your computer(s) or other personal electronic entertainment equipment	Up to £2,500
Loss or damage to additional contents between one month before and one month after a wedding, civil partnership, anniversary, birthday or religious celebration	Up to £2,500 (£500 per single item)
Loss or damage to students and boarders possessions inside the student and boarders accommodation or other occupied buildings or being carried between those buildings within the United Kingdom during the period of insurance	Up to £5,000
Home business contents	Up to £5,000
Guest, visitors & domestic employees personal effects	Up to £500
Ground rent which you have to pay whilst the home cannot be lived in	Up to 10% of the contents sum insured (but for no more than 12 months)
Your legal liability as occupier	Up to £2,000,000 for any one accident or series of accidents arising out of one event
Your legal liability for accidents to domestic employees	Up to £5,000,000 for any one accident or series of accidents arising out of one event
Your legal liability as a tenant for loss or damage to the buildings	Up to 10% of the sum insured for contents .

THE FOLLOWING OPTIONAL EXTENSIONS ARE AVAILABLE FOR AN ADDITIONAL PREMIUM:

- **Accidental damage to buildings and contents**
- **Valuables and personal possessions** against physical loss or damage (all risks) within agreed geographical limits. All items over £2,500 must be specified.
- Pedal cycles can be covered anywhere in the **United Kingdom** and up to 60 days worldwide for theft and **accidental damage**
- Domestic freezer contents
- **Money and credit cards** can be covered against theft and unauthorised use within geographical limits shown in the **schedule**

Significant or Unusual Exclusions of Limitations

Contents Cover

Unless otherwise agreed by **us**, the following limitations apply to **contents**:-

Property in the open but within the premises	Up to £1,000 in total per claim
Money and credit cards	Up to a maximum of £500 each in total within the home
Deeds and registered bonds and other personal documents	Up to a maximum of £1,500 in total per claim

Stamps or coins forming part of a collection	Up to a maximum of £2,500 in total per claim
Valuables are insured within the home	Up to 33.3% of the contents sum insured in total per claim and up to 10% of the contents sum insured for any single item of valuables other than pictures and works of art which are covered up to the contents sum insured with no single item limit
Pedal cycles within the home	Up to £500 in total per claim
Contents in garages and outbuildings	Up to a maximum of £2,500 in total per claim

Contents does NOT include:

- Motor vehicles (other than domestic gardening equipment or motorised mobility scooters, electric wheelchairs and 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 **your home business contents**
- Any property insured under any other insurance
- Land or water

General Policy Conditions & Exclusions

General conditions and exclusions apply to all sections of this **policy**. A list of these are shown in sections 'General Conditions' and 'General Exclusions' of the Flex **policy wording**, a specimen of which is available on request from **your broker or insurance intermediary**

Your Policy Documentation

Correct Information and Changes in Circumstances

The information **you** have supplied to **us** on the proposal form, and/or statement of fact and/or any supplementary information, is used to determine whether **we** will accept **your** insurance and if so the premium to be charged and the terms, conditions and exclusions to be applied.

You must therefore ensure to the best of **your** knowledge and belief that all the information **you** provide to **us** is correct and accurate at all times.

You must 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**

We will correct or change the information and use the information to determine whether **we** will continue to accept **your** insurance and either:

1. Continue **your policy** unchanged
2. Backdate any terms, conditions, exclusions or additional/return premium that would have applied at the effective date of the correction and/or change. This could result in a claim not being paid under this insurance.
3. Cancel **your policy** giving **you** notice as per the cancellation condition shown in this **policy** wording or on **your schedule**. This could result in a claim not being paid under this insurance.
4. Treat **your policy** as if it never existed

We will treat **your policy** as if it never existed and **we** will not pay **your** claim if **you** or **your** representative has:

- deliberately misrepresented any information given
- deliberately or falsely overstated information given

How to Make a Claim

To make a claim, **you** can contact **us** by telephone, email or post – please refer to the section 'How to Make a Claim' in **your policy schedule** for the contact details.

When notifying a claim, please provide **your** name, **policy** number (shown on **your schedule**), the name of **your broker or insurance intermediary** and full details of the loss or damage.

There are a number of claims conditions that operate, please refer the following pages 15 & 16 which explain **your** duties in the event of a claim and how **we** deal with **your** claim.

Cooling Off & Cancellation

Cooling-Off Period

If **you** find this insurance does not meet **your** requirements, **you** are entitled to cancel this insurance by writing to **your broker or insurance intermediary** within 14 days of either the date **you** receive **your policy** documentation or the start of the **period of insurance**, whichever is the later.

We will refund any premium **you** have paid, providing that **you** have not made a claim.

Cancellation

1. Cancellation of **your policy** by **you**:

You may cancel this **policy** at anytime by notifying **us** via **your broker or insurance intermediary**.

2. Cancellation of **your policy** by **us**:

We may cancel this **policy** or any part of it if there are serious grounds to do so by giving **you** 21 days written notice via **your broker or insurance intermediary** detailing the reason for cancellation by recorded delivery to the correspondence address stated in **your** latest **schedule**.

We will detail the reason for the cancellation in **our** written notice to **your broker or insurance intermediary**.

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**.

Examples 4 & 7 above are more likely to result in **us** treating **your policy** as if it never existed as detailed under the 'Correct Information and Changes in Circumstances' notice under the 'Your Policy Documentation' section on page 2.

3. Cancellation by **us** following a fraudulent claim

If **you** make a fraudulent claim under this **policy** **we** will cancel **your policy** from the date of the fraudulent act.

4. Premium refund following cancellation of **your policy**:

In the event of cancellation by **you**, **your** premium refund will be calculated as follows:

If **you** cancel after the initial 14 day 'cooling off' period 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 in the **period of insurance** being cancelled **we** will retain 100% of the premium and no refund will be due to **you**.

In the event of cancellation by **us**, **your** premium refund will be calculated 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 Service & Complaints Procedure

Plum Underwriting and **your broker or insurance intermediary** are committed to providing **you** with the highest standard of service at all times. If **you** have any questions or queries about **your policy** or the handling of any claim, in the first instance please contact **your broker or insurance intermediary** shown on **your schedule**.

Customer Complaints Procedure

In the event that **you** wish to make a complaint regarding **your policy** or claim please follow the complaints procedure shown in **your schedule**.

Financial Ombudsman Service

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

The Financial Conduct Authority

The Financial Conduct Authority (FCA) want consumers to use financial services with confidence and have products that meet their needs, from firms and individuals they can trust. To achieve this, the FCA regulates firms and financial advisers so that markets and financial systems remain sound, stable and resilient and their aim is to help firms put the interests of their customers and the integrity of the market at the core of what they do.

You can contact the FCA as follows:

The Financial Conduct Authority
25 The Colonnade, Canary Wharf, London E14 5HS

UK: 0800 111 6768 (freephone)
From abroad: +44 20 7066 1000
Email: consumer.queries@fca.org.uk

Prudential Regulation Authority

The Prudential Regulation Authority's (PRA) role is defined in terms of two statutory objectives to promote the safety and soundness of banks, building societies, credit unions, insurers and major investment firms and specifically for insurers, to contribute to the securing of an appropriate degree of protection for policyholders.

You can contact the PRA as follows:

The Prudential Regulation Authority
Bank of England, Threadneedle Street, London, EC2R 8AH

Telephone: +44 (0)20 7601 4878
From abroad: as above
Email: enquires@bankofengland.co.uk

Protecting Your Information

All personal information about **you** will be treated as private and confidential (even when **you** are no longer a customer), except where the disclosure is made at **your** request or with **your** consent in relation to administering **your** insurance or where Plum Underwriting Ltd are required by law.

Some or all of the information **you** supply to Plum Underwriting Ltd in connection with **your** insurance proposal may be passed to insurance companies and other companies for underwriting, claims and premium collection purposes. **Your** data will be held in accordance with the Data Protection Act 1998, under which **you** have a right of access to see personal information about **you** that is held in our records, whether electronically or manually. If **you** have any queries, please write to **your broker or insurance intermediary**.

Plum Underwriting Ltd and/or the **underwriters** and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify **your** identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on **your** behalf. Each of the searches may appear on **your** credit report whether or not **your** application proceeds.

By agreeing to these terms and conditions **you** agree to these uses of **your** information.

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