

Amethyst
Home Insurance Policy



For UK home insurance policy reference: AME/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 Amethyst **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 Amethyst Policy

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

- The **buildings** of **your home**
- **Your contents** including **fine art and antiques** and **valuables**
- **Your** liabilities to the public and any **domestic employees**
- Home emergency
- Legal expenses and identity theft

It automatically provides cover for home emergency, legal expenses and identity theft.

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

Cover is for physical loss or damage (all risks) for **buildings, contents, fine art and antiques** and **valuables** and provides world wide cover for **your contents** and **valuables**.

This is a very comprehensive **policy** and apart from needing to decide whether **you** insure **your buildings** and or **contents** there are no other optional extensions that are provided. However it's very important **you** discuss **your** requirements with **your broker of 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

We will insure **you** for physical loss or damage (which includes **accidental damage**) to the **buildings, your contents, fine art and antiques**, and **valuables** occurring during the **period of insurance**.

Significant Policy Features & Benefits

ADDITIONAL BUILDINGS COVER	POLICY LIMIT
The cost of alterations to the home , made necessary due to an identifiable physical injury to you caused by a sudden and unforeseen accident during the period of insurance	Up to £15,000
The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets as the home cannot be lived in following loss or damage which is covered under Section 1	Up to 24 months
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	Up to 24 months
The cost of alternative accommodation for you and your pets if you are required to move from your home by a public authority due to any danger from neighbouring property which has been damaged by an event which would otherwise have been covered by this policy had your home been damaged	Up to £5,000
Damage to your garden caused directly by fire, lightning, explosion, impact by any aircraft or other aerial devices, rail or road vehicles or anything dropped from an aircraft, theft, vandalism and malicious damage	Up to 5% of the buildings sum insured or £25,000 whichever is lower (up to £1,000 for any one plant, tree or shrub)
The costs incurred to find the source of escape of a) Water, oil or gas from any domestic water or heating installation within the home including subsequent repairs to walls, floors and ceilings b) Water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the home but at the address shown on your schedule	Up to £15,000
Costs you have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the home following the loss of or theft of your keys or where there is evidence that such keys have been copied by an unauthorised person	Unlimited
The removal of illegally deposited waste from your home to a licensed waste management site and reinstating any damage cause by the illegal dumping of waste at your home	Up to £5,000
Fatal injury if you suffer a physical injury as a result of: a) fire or outward and visible violence by burglars at your premises b) an assault in the United Kingdom that is not connected to any business or occupation (other than home business) provided that death ensues within twelve (12) months of such injury	Up to £25,000 per person (£5,000 if under sixteen (16) years of age) at the time of death
A reward to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance	Up to £10,000
The cost of alternative accommodation for you and your pets while your home is occupied by squatters.	Up to £10,000
Damage to the buildings caused when the fire service, the Police or the ambulance service have to make a forced entry because of an emergency to you .	Up to £5,000
Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under Section 1	Up to 24 months

The cost of restoring any loss or damage caused to landscaped gardens by the Emergency Services in attending the premises due to loss or damage which is covered under Section 1	Up to £2,500
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 home without your consent	Up to £5,000
Any amounts you become legally liable to pay as owner as damages for bodily injury or damage to property caused by an accident happening at the premises during the period of insurance	Up to £5,000,000

ADDITIONAL CONTENTS COVER	POLICY LIMIT
The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets as the home cannot be lived in following loss or damage which is covered under Section 2.	Up to 24 months
The rent you have to pay as occupier of the home , if the home cannot be lived in following loss or damage which is covered under Section 2.	Up to 24 months
The cost of alternative accommodation for you and your pets if you are required to move from your home by a public authority due to any danger from neighbouring property which has been damaged by an event which would otherwise have been covered by this policy had your home been damaged.	Up to £5,000
Fraudulent use of your bank cards	Up to £25,000
Physical loss of or physical damage to your money	Up to £2,500
Accidental loss of domestic heating oil from heating installations, oil tanks or pipes	Up to £10,000
Fatal injury if you suffer a physical injury as a direct result of: a) fire or outward and visible violence by burglars at your premises b) an assault in the United Kingdom that is not connected to any business or occupation (other than home business) provided that death ensues within twelve (12) months of such injury	Up to £25,000 per person (£5,000 if under sixteen (16) years of age at the time of death)
Loss or damage to fridge or freezer contents	Unlimited
Loss of metered water	Up to £10,000
Loss or damage to newly acquired items of contents and fine art and antiques	Up to 20% of the contents, fine art and antiques and valuables sum insured
Costs you have to pay for replacing locks and keys to safes, alarms, outside doors and windows of the home following the loss of or theft of your keys or where there is evidence that such keys have been copied by an unauthorised person	Unlimited
The cost involved in reinstating your electronic data including digital downloads stored on your computer(s) or other personal electronic entertainment equipment as a result of loss or damage covered under Section 2.	Up to £5,000
Loss or damage to additional contents between one month before and one month after: a) a wedding, civil partnership, anniversary and birthday, and/or b) a religious celebration	Up to £10,000 (single item limit £1,000)
Physical loss or damage to students and boarders possessions inside the student or boarders accommodation or other occupied building or being carried between those buildings within the United Kingdom during the period of insurance	Up to £5,000
Loss or damage which is covered under this section to the buildings you have been made legally responsible for as a tenant of the address shown in your schedule . This does not include tenant's/leaseholder's fixtures and fittings	Up to 20% of the contents sum insured
Loss or damage to guests, visitors and domestic employees' personal effects not insured elsewhere while in the home	Up to £5,000 (single item, pair or set limit of £1,000)
Loss or damage to contents belonging to your dependent family members who are residing in a nursing or residential care home	Up to £10,000 (single item, pair or set limit of £1,000)
Loss or damage to your contents kept in other homes, places of work, caravans or beach huts	Up to £5,000 (£500 single item)
Loss or damage to marquees that you have hired	Up to £20,000 (no more than 7 days)
Loss or damage to quad bikes that do not require a Road Traffic Act certificate of insurance & go-carts and off road motorcycles with an engine size of 50cc or less	Up to £5,000

The increased value to any one piece of art that is individually listed under fine art and antiques , where such increase is due to the death of the artist	Up to 200% of any one piece of art (maximum £100,000)
The purchase price of an item individually listed in your schedule if it is proved that the item purchased by you is not rightfully yours and you are required by law to return it to its rightful owner	Up to 110% of the fine art and antiques sum insured or £25,000 whichever is the less
We will pay you if you achieve a hole in one in an official golf competition	£500
The necessary hire of replacement clubs in the event of loss or damage to your golf clubs, borrowed golf clubs or hired golf clubs whilst you are playing golf outside of the United Kingdom	Up to £25 per day (£250 in total)
Loss or damage to contents in a commercial storage facility within the United Kingdom during the period of insurance caused by specified perils	Up to 20% of your contents sum insured (£2,500 single item)
A reward to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance	Up to £10,000
Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under Section 2	Up to 24 months
Any amounts you become legally liable to pay as occupier as damages for bodily injury or damage to property caused by an accident happening at the premises during the period of insurance	Up to £5,000,000
Any amounts you become legally liable to pay as a private individual as damages for bodily injury or damage to property caused by an accident happening anywhere in the world during the period of insurance	Up to £5,000,000

Significant or Unusual Exclusions of Limitations

Contents Cover

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

Fine art and antiques	£15,000 any one item unless a higher amount is shown in your schedule
Valuables	£5,000 any one item unless a higher amount is shown in your schedule
Total valuables	£5,000 in total item unless a higher amount is shown in your schedule
Contents in outbuildings including sheds and greenhouses	Up to £20,000 any one claim
Contents outside of but in the boundaries of your home	Up to £10,000 any one claim
Personal documents, title deeds and registered bonds	Up to £5,000 any one claim
Theft from unattended vehicles	Up to £2,500 any one claim
Saddlery and tack away from the home	Up to £5,000 any one claim
Watercraft including their furnishing equipment and outboard motors	Up to £5,000 any one claim
Home business contents	Up to £20,000 any one claim
Pedal cycles	£5,000 any one claim unless a higher amount is shown in your schedule

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 Amethyst **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 to pages 13 & 14 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 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 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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