

# Retreat

UK Holiday Home Insurance Policy



For UK holiday home insurance for policy wording reference: RET/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  
Plum Underwriting Limited 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/](http://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](http://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 Retreat **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 Retreat Policy

Retreat is a **holiday home** insurance **policy** which is designed to cover residential homes used either for private holiday/second home use or let commercially on a short term basis. The **policy** covers the following:

- The **buildings** of **your holiday home**
- **Contents**
- **Your** liabilities to the public and any **domestic employees**
- Legal Expenses

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

Cover is based on specified perils. 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 <b>buildings</b> 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
<b>Accidental damage</b> of fixed glass, solar panels, <b>sanitary ware</b> and ceramic hobs	Unlimited
<b>Accidental damage</b> to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables which <b>you</b> are legally responsible for and which provide services to or from <b>your holiday home</b>	Unlimited
Loss of rent due to <b>you</b> and alternative accommodation costs	Up to 20% of the <b>sum insured</b> for <b>buildings</b> (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 <b>period of insurance</b>
Anyone buying <b>your premises</b> 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 <b>period of insurance</b>
Loss of domestic oil	Up to £1,000 in any <b>period of insurance</b>
The cost of alternative accommodation for <b>you</b> , <b>your</b> guests, <b>your</b> tenants and <b>yours</b> /their pets while <b>your holiday home</b> is occupied by squatters	Up to £5,000 per claim
Ground rent which <b>you</b> have to pay whilst the <b>holiday home</b> cannot be lived in	Up to 10% of the <b>sum insured</b> for <b>buildings</b> (but for no more than 12 months)
Damage to landscaped gardens caused by the emergency services	Up to £1,000 per claim
Costs <b>you</b> have to pay for replacing locks and keys to safes, alarms and outside doors or windows of the <b>holiday home</b> following theft or loss of <b>your</b> keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any <b>period of insurance</b>
Costs of metered electricity, gas or water arising from its unauthorised use by persons taking possession or occupying the <b>holiday home</b> without <b>your</b> consent	Up to £2,500 per claim
Damage to the <b>buildings</b> caused when the fire service, the Police or the ambulance service have to make a forced entry because of an emergency <b>you</b> or any guests staying at <b>your holiday home</b>	Up to £1,000 per claim
Damage to <b>your</b> 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
Theft/attempted theft by <b>your</b> guests or tenants	Up to £5,000 per claim
<b>Your</b> legal liability as owner	Up to £2,000,000 for any one accident or series of accidents arising out of one event.

<b>ADDITIONAL CONTENTS COVER</b>	<b>POLICY LIMIT</b>
<b>Accidental damage</b> to televisions, satellite decoders, audio and visual equipment (including MP3 players, cameras and portable DVD and BluRay players and radios), home computers, laptops, tablets, e-readers, gaming consoles (including hand held gamers) and mobile phones all situated within the <b>holiday home</b>	
Temporary removal of <b>holiday home contents</b> to certain other premises in the <b>United Kingdom</b> for Alternative accommodation costs	Up to £10,000 per claim
Fatal injury to <b>you</b> , any member of <b>your</b> immediate family, including civil partners and co habiting partners who permanently reside with <b>you</b> at <b>your</b> main home whilst at the <b>premises of your holiday home</b> 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 <b>you</b> have to pay as leaseholder (not tenant) for replacing locks and keys to safes, alarms and outside doors or windows of the <b>holiday home</b> following theft or loss of <b>your</b> keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any <b>period of insurance</b>
Increased domestic metered water charges following an escape of water	Up to £1,000 in any <b>period of insurance</b>
Loss of domestic oil	Up to £1,000 in any <b>period of insurance</b>
Domestic freezer food cover	Up to £500 in any one claim
Guests, visitors & <b>domestic employees</b> personal effects	Up to £500 per claim
Theft/attempted theft by <b>your</b> guests or tenants	Up to £5,000 per claim
Loss or damage to <b>contents</b> of common parts of the <b>premises</b> to which all guests or tenants have access	Up to £1,000 in any <b>period of insurance</b>
Ground rent which <b>you</b> have to pay whilst the <b>holiday home</b> cannot be lived in	Up to 10% of the <b>holiday home contents sum insured</b> (but for no more than 12 months)
<b>Contents</b> that are being permanently removed from <b>your holiday home</b> to any other holiday home <b>you</b> are going to use or holiday let including while they are being temporarily stored in the <b>United Kingdom</b>	Unlimited
<b>Your</b> legal liability as occupier	Up to £2,000,000 for any one accident or series of accidents arising out of one event
<b>Your</b> legal liability for accidents to <b>domestic employees</b>	Up to £5,000,000 for any one accident or series of accidents arising out of one event

Cover may be extended to include further **accidental damage** to **buildings** or **contents** for an additional premium.

## 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 <b>premises</b>	Up to £1,000 in total per claim
<b>Precious metals</b> within the private dwelling	Up to £2,500 per claim
Pedal cycles	Up to £500 in total per claim
<b>Contents</b> in garages and outbuildings	Up to £2,500 in total per claim
<b>Fine art &amp; antiques</b>	Up to 10% of the <b>contents sum insured</b> 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 or credit cards**

## 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 Retreat **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 which explain  **your** duties in the event of a claim and how **we** deal with **your** claim.

For Sections 1 to 4 please see pages 16 and 17.

For Section 5 please see pages 34 and 35

## 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](mailto: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](mailto: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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