

Amethyst

All Risks Mid Net Worth Home Insurance Policy



Product Summary

Amethyst provides affluent homeowners (with a contents sum insured of £75,000 and above) with protection on a worldwide “all risks” basis.

With generous policy limits for contents, valuables, fine art and antiques; accidental damage and loss are included as standard. Special additional covers for Legal Expenses, Identity Theft & Home Emergency are included automatically.

Appetite

Our approach is to provide cover for “clean” risks as well as providing cover for clients (with contents exceeding £75,000) who require flexibility in the underwriting due to “non-standard” elements to their individual circumstances.

Cover Summary

Worldwide All Risks cover

Accidental Damage and Accidental Loss included as standard

Accidents to Domestic Employees (£10,000,000)

Legal Liability to the Public (£5,000,000)

Minimum Contents Sum Insured £75,000

Minimum Building Sum Insured £250,000

The following examples are covered automatically under “Section 2 – Contents including Fine Art, Antiques and Valuables” up to the limit shown (unless a higher limit is requested)

Fine art and antiques	£15,000
Valuables (including guns)	£5,000
Home business contents	£20,000
Contents in outbuildings	£20,000
Contents in the open	£10,000
Personal documents, title deeds and registered bonds	£5,000
Watercraft including their furnishings, equipment and out board motors	£5,000
Saddlery & tack away from the home	£5,000
Theft from unattended vehicles	£2,500

The following covers are included automatically

Legal Expenses & Identity Theft £100,000

Home Emergency £500

For Special Extensions please see overleaf.

Application

Online at

www.plum-underwriting.com/brokercentre

Underwriter(s)

Buildings, Contents, Liability:

Both Company market and certain underwriters at Lloyd’s of London under a facility managed by Plum Underwriting Ltd.

ID Theft, Legal Expenses, Home Emergency: Inter Partner Assistance SA which is fully owned by the AXA Assistance Group.

Payment options

Broker statement.

Direct debit payment facility available.

Risk transfer

Yes, cascades risk transfer to broker.

Territories

For properties situated in England, Wales, Scotland, Northern Ireland, the Isle of Man, the Channel Islands.

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at www.plum-underwriting.com

Special Extensions

Buildings

Alterations to the Home	Up to £15,000
Alternative Accommodation	Up to 24 months
Loss of Rent	Up to 24 months
Denial of Access	Up to £5,000
Garden, Plants & Shrubs	5% of the buildings sum insured or £25,000 whichever is the lower amount £1,000 per plant/tree/shrub
Trace & Access	Up to £15,000
Sale of Your Premises	Included
Fixtures & Fittings Temporarily Removed	10% of the buildings sum insured
Extended Replacement	Up to 125%
Replacement Locks	Unlimited with a £50 excess
New Fixtures & Fittings	Up to £10,000
Illegal Depositing of Waste	Up to £5,000
Fatal Injury	Up to £25,000 each person or £5,000 for each person under 16
Reward	Up to £10,000
Alternative Accommodation due to Squatters	Up to £10,000
Emergency Entries	Up to £5,000
Ground Rent	Up to 24 months
Damage by Emergency Services	Up to £2,500
Unauthorised Use of Electricity, Gas or Water	Up to £5,000

Contents

Alternative Accommodation	Up to 24 months
Rent Owed	Up to 24 months
Denial of Access	Up to £5,000
Bank Cards	Up to £25,000
Money	Up to £2,500 (£500 in a hotel)
Domestic Heating Oil	Up to £10,000
Fatal Injury	Up to £25,000 each person or £5,000 for each person under 16
Fridge & Freezer Contents	Unlimited
Loss of Metered Water	Up to £10,000
New Acquisitions	Up to 20% of the contents, fine art and antiques, and valuables sum insured
Replacement Locks	Unlimited with a £50 excess
Reinstating Data	Up to £5,000
Temporary Increases to the Sum Insured	Up to £10,000. £1,000 Single Article Limit
Students & Boarders Possessions	Up to £5,000
Tenants Liability	20% of the contents sum insured
Guests, Visitors & Domestic Employees Personal Effects	Up to £5,000. £1,000 Single Article Limit
Nursing/Residential Care Home	Up to £10,000. £1,000 Single Article Limit
Pedal Cycles	Up to £5,000
Contents Elsewhere	Up to £5,000. £500 Single Article Limit
Marquees	Up to £20,000
Quad Bikes, Go-Carts & Off Road Motorcycles (50cc)	Up to £5,000
Death of Artist	200% (maximum £100,000)
Defective Title	110% of the fine art sum insured subject to a maximum of £25,000
Hole in One	Up to £500
Hiring Golf Clubs Overseas	Up to £25 per day up to a maximum of £250
Moving Home	Included
Contents in Storage	Up to 20% of the contents sum insured. £2,500 Single Article Limit
Reward	Up to £10,000
Ground Rent	Up to 24 months

Contacts

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