

AMETHYST

All Risks Mid Net Worth
Home Insurance Policy

2016

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
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Minimum Building Sum Insured	£200,000
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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)

Valuables (including guns)	£10,000
Fine Art and Antiques	£25,000
Precious Metals	£10,000
Quad Bikes, Tractors and Ride On Mowers	£5,000
Watercraft including their Furnishings, Equipment and Out Board Motors	£5,000
Contents in Outbuildings	£20,000
Outdoor Items	£10,000
Theft from Unattended Vehicles	£5,000
Saddlery & Tack Away from the Home	£5,000
Home Business Contents	£20,000
Home Business Stock	£2,500

The following covers are included automatically

Legal Expenses & Identity Theft	£100,000
Home Emergency	£1,000

For Special Extensions please see overleaf.

Application

Online at
www.plum-underwriting.com/brokercentre

Underwriter(s)

Buildings, Contents, Liability, ID Theft, Legal Expenses and Home Emergency: Both Company market and certain underwriters at Lloyd's under a facility managed by Plum Underwriting Ltd.

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 and The Channel Islands.

Special Extensions

Buildings

Extended Replacement
Alternative Accommodation
Alterations to the Home
Loss of Rent
Denial of Access
Garden Cover

Trace & Access
Sale of Your Premises
Replacement Locks
Fixtures & Fittings Temporarily Removed
New Fixtures & Fittings
Illegal Depositing of Waste
Fatal Injury
Reward
Alternative Accommodation due to Squatters
Emergency Entries
Damage by Emergency Services
Ground Rent
Domestic Water, Oil and Gas
Unauthorised Use of Electricity, Gas or Water
Pollution and Contamination
Tree Damage Prevention Measure
Environmental Upgrades
Home Upgrades
Security Upgrade Following Aggravated Burglary
Listed Property Planning Protection
Carpets, curtains and white goods

Limit

125% subject to a professional valuation in last 5 years
Up to 3 years
Up to £25,000
Up to 3 years
Up to £5,000
5% of the buildings sum insured or £25,000 whichever is the lower amount.
£1,000 per plant/tree/shrub
Up to £15,000
Included
Up to the building sum insured (nil excess)
10% of the buildings sum insured
Up to £10,000
Up to £25,000
Up to £50,000 each person or £5,000 for each person under 16
Up to £10,000
Up to £10,000
Up to the building sum insured
Up to the building sum insured
Up to 3 years
£10,000
Up to the building sum insured
Up to £5,000,000
Up to £2,500
Up to £2,500
Up to £5,000
Up to £2,500
Up to £5,000
Up to £5,000

Contents

Alternative Accommodation
Alterations to the home
Trace and Access
Rent Owed to You
Rent You Owe
New Acquisitions
Denial of Access
Pedal Cycles
Money
Bank Cards
Fridge & Freezer Contents
Replacement Locks
Domestic Water, Oil or Gas
Unauthorised use of Electricity, Gas or Water
Loss of Personal Electronic Data
Loss of Personal Documents
Temporary Sum Insured Increase
Ground Rent
Guests, Visitors & Domestic Employees Personal Effects
Moving Home
Students & Boarders Possessions
Nursing/Residential Care Home
Marquees
Memorial Stones
Hole in One
Hiring Golf Clubs Overseas
Reward
Fatal Injury
Death of Artist
Defective Title (Fine Art)
Defective Title (Jewellery)
New Possessions (Fine Art)
New Possessions (Valuables)

Limit

Up to 3 years
Up to £25,000
Up to £15,000
Unlimited
Up to 3 years
Up to 25% of the contents sum insured
Up to £5,000
Up to £5,000
Up to £2,500
Up to £25,000
Unlimited (nil excess)
Unlimited (nil excess)
Up to £10,000
Unlimited
Up to £5,000
Up to £5,000
Up to 20% of the contents sum insured £1,000 Single Article Limit
Up to 3 years
Up to £5,000. £1,000 Single Article Limit
Included
Up to £5,000
Up to £10,000. £1,000 Single Article Limit
Up to £20,000
Up to £2,500
Up to £500
Up to £25 per day up to a maximum of £250
Up to £10,000
Up to £50,000 each person or £5,000 for each person under 16
200% maximum £100,000
10% of Fine Art sum insured subject to a maximum of £100,000
10% of Jewellery sum insured subject to a maximum of £25,000
Up to 20% of the Fine Art sum insured
Up to 20% of the Valuables sum insured

Contacts

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

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Far from standard

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UNDERWRITING