

Policy Summary

Premier Home Insurance Policy 2016

For UK home insurance policy wording reference: PRE/0916/PW

This Summary

This policy 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, 50 Fenchurch Street, London, EC3M 3JY, 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

About the Premier Policy

Premier 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
- Travel

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

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 **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 or Unusual Exclusions

Any loss or damage

- that is not associated with the incident that caused you to claim
- occurring before cover starts or arising from an event before cover starts
- caused by deliberate acts by you or any of your employees
- or liability caused by deception other than by any person using deception to gain entry to your home
- caused by or resulting from the premises being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority
- caused by wear and tear to the buildings
- caused by gradual deterioration, rusting, corrosion, rot, fungus, warping, action of light, moth or vermin, rodents, insects, pests, mould, damp, infestation or climatic conditions;
- mechanical or electrical breakdown, fault or failure (other than cover for home emergency costs covered by Section 7)
- caused by coastal or river bank erosion

General Policy Conditions & Exclusions

There are some specific limits which apply and you can find these in your policy schedule

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 Premier policy wording, a specimen of which is available on request from your broker or insurance intermediary

Your Policy Documentation

Defined Words

Any words or phrases with special meanings are shown in bold. You can find these special meanings under the 'Definitions - Words with Special Meanings' section of the Premier policy wording a specimen of which is available on request from your broker or insurance intermediary.

Accurate and complete information

This quotation is based on the information that has been supplied to us by your broker or insurance intermediary.

In deciding to accept this policy and in setting the terms including premium we have relied on the information which you have provided to us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

The 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 contained in this quotation is correct and accurate. If it is not you must contact your broker or insurance intermediary immediately so it can be amended and an accurate quotation produced.

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.

There are a number of claims conditions that operate, please refer to pages 16 & 17 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 notifying us via your broker or insurance intermediary in writing, by email or by telephone within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later.

Your broker or insurance intermediary contact details are shown on your schedule.

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 in writing, by email or by telephone.

Your broker or insurance intermediary contact details are shown on your schedule.

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 Plum Underwriting Ltd has been unable to collect a premium payment following non-payment correspondence issued to you or your broker or insurance intermediary.
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 ‘Information You Have Given Us and Change in Circumstances’ notice under the ‘Your Policy Documentation’ section on page 1.

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 and we will retain 100% of the premium.

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 full annual period for which you have been insured.

Customer Services & Complaints Procedure

The underwriters, Plum Underwriting Ltd 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.

The contact details for complaints regarding Section 6 - Legal Expenses and Identity Theft and Section 7 - Home Emergency are set out in those sections of cover.

Financial Ombudsman Service

Complaints that Plum Underwriting Ltd 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.

Protecting Your Information

All personal information about you will be treated as private and confidential by Plum Underwriting Ltd and the underwriters (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 or the underwriters 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 the underwriters 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 the records of Plum Underwriting Ltd, 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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