

What's Changed Product Comparison Amethyst Home Insurance Policy 2016

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

The Amethyst 2016 policy wording, the 'Amethyst 2016 What's Changed' document, Key Facts and Product Summary and all previous versions are available to download as PDF documents from the Plum Underwriting Ltd website as follows:

<http://www.plum-underwriting.com/document-centre/>

The following tables demonstrate the differences between the expired Amethyst policy wording, with a wording reference of AME/0116/PW, and the new Amethyst policy wording reference AME/0916/PW.

Buildings

| Section | AME/0116/PW | AME/0916/PW |
|---|--|--|
| Extended Replacement Cover | 125% | Unlimited |
| Alternative Accommodation | 2 years | 3 years |
| Alterations to the Home | £15,000 | £25,000 |
| Loss of Rent | 2 years | 3 years |
| Denial of Access | £5,000 | £5,000 |
| Garden Cover | £25,000 | £25,000 |
| Trace & Access | £15,000 | £15,000 |
| Sale of your Premises | Included | Included |
| Replacement Locks | Unlimited - £50 excess | Unlimited - Nil excess |
| Fixtures & Fittings | Not covered | Up to 10% of Buildings Sum Insured |
| New Fixtures & Fittings | £10,000 | £25,000 |
| Illegal Deposit of Waste | £5,000 | £25,000 |
| Fatal Injury | £25,000 per person (£5,000 for persons under 16 years old) | £50,000 per person (£5,000 for persons under 16 years old) |
| Reward | £10,000 | £10,000 |
| Squatters | £10,000 | £10,000 |
| Emergency Entries | £5,000 | Unlimited |
| Damage by Emergency Services (gardens) | £2,500 | No limit |
| Ground Rent | 2 years | 3 years |
| Water, Oil and Gas | Not covered | £10,000 |
| Unauthorised Use of Electricity, Gas or Water | £5,000 | Unlimited |
| Pollution & Contamination | £5,000,000 | £5,000,000 |

| | | |
|---|-------------|--------|
| Tree Damage Preventative Measures | Not covered | £2,500 |
| Environmental Upgrade | Not covered | £2,500 |
| Home Upgrades | Not covered | £5,000 |
| Security Upgrade Following an Aggravated Burglary | Not covered | £2,500 |
| Listed Property Planning Protection | Not covered | £5,000 |
| Carpets, Curtains and White Goods in Let Property | Not covered | £5,000 |

Contents

| Section | AME/0116/PW | AME/0916/PW |
|--|--|---|
| Extended Replacement Cover | Not covered | 125% |
| Alternative Accommodation | 2 years | 3 years |
| Alterations to the Home | Not covered | £25,000 |
| Rent Owed to You | 2 years and up to 20% of Buildings | Unlimited |
| Denial of Access | Not covered | £5,000 |
| Rent You Owe | 2 years and up to 20% of Buildings | 3 years |
| Trace & Access | £10,000 | £15,000 |
| New Acquisitions | 20% | 25% |
| Replacement Locks | Unlimited - £50 excess | Unlimited - Nil excess |
| Pedal Cycles | £5,000 per claim | £5,000 per claim |
| Money | £2,500 | £2,500 |
| Credit Cards | £10,000 | £25,000 |
| Fridge and Freezer Contents | Unlimited | Unlimited |
| Replacement Locks | Unlimited | Unlimited |
| Water, Oil and Gas | £10,000 | £10,000 |
| Unauthorised Use of Water, Oil and Gas | Not covered | Unlimited |
| Loss of Personal Electronic Data | £2,500 | £5,000 |
| Loss of Personal Documents | £2,500 | £5,000 |
| Temporary Sum Insured Increase | £10,000 | 25% |
| Ground Rent | 2 years | 3 years |
| Guests, Visitors & Domestic Employees Personal Effects | £5,000 | £5,000 |
| Moving Home | Included | Included |
| Students Possessions | £5,000 | £5,000 |
| Nursing/Residential Care Home Cover | £10,000 | £10,000 |
| Marquees | £20,000 | £25,000 |
| Memorial Stones | Not covered | £2,500 |
| Golfers Extension | £500 | £500 |
| Reward | £10,000 | £10,000 |
| Fatal Injury | £25,000 per person (£5,000 for persons under 16 years old) | £50,000 per persons (£5,000 for persons under 16 years old) |
| Valuables | £5,000 per item | £10,000 per item |
| Fine Art | £15,000 per item | £25,000 per item |

| | | |
|---------------------------------------|-----------------------|-----------------------|
| Precious Metals | Included in Valuables | £10,000 |
| Quad Bikes, Tractors & Ride on mowers | £5,000 | £5,000 |
| Watercraft | £5,000 | £5,000 |
| Contents in Outbuildings | £20,000 | £20,000 |
| Outdoor Items | £10,000 | £10,000 |
| Theft from Unattended Vehicles | £2,500 | £5,000 |
| Guns | Included in Valuables | Included in Valuables |
| Furs | Included in Valuables | Included in Valuables |
| Saddlery & Tack away from the Home | £5,000 | £5,000 |
| Home Business Contents | £20,000 | £20,000 |
| Home Business Stock | Not covered | £2,500 |

Fine Art

| Section | AME/0116/PW | AME/0916/PW |
|----------------------|------------------|------------------|
| Single Article Limit | £15,000 | £25,000 |
| New Possessions | 20% for 60 days | 20% for 60 days |
| Defective Title | 10% or £25,000 | 10% or £100,000 |
| Death of Artist | 200% or £100,000 | 200% or £100,000 |

Valuables

| Section | AME/0116/PW | AME/0916/PW |
|----------------------|-----------------|-----------------|
| Single Article Limit | £5,000 | £10,000 |
| New Possessions | 20% for 60 days | 20% for 60 days |
| Defective Title | 10% or £25,000 | 10% or £25,000 |

Liabilities

| Section | AME/0116/PW | AME/0916/PW |
|--|-------------|-------------|
| Your Liability as Owner of the Home | £5,000,000 | £5,000,000 |
| Your Liability as Occupier of the Home | £5,000,000 | £5,000,000 |
| Your Personal Liability | £5,000,000 | £5,000,000 |
| Your Liability to Domestic Employees | £10,000,000 | £10,000,000 |
| Defective Premises Act | £1,000,000 | £1,000,000 |
| Unrecovered Damages | £2,000,000 | £2,000,000 |
| Director or Officer Liability | £1,000,000 | £1,000,000 |

Legal Expenses and Identity Theft

| Section | AME/0116/PW | AME/0916/PW |
|---------------------------------------|-------------|-------------|
| Legal Costs | £100,000 | £100,000 |
| Employment | Included | Included |
| Disputes with your Domestic Employees | Included | Included |
| Contract Disputes | Included | Included |
| Property | Included | Included |
| Personal Injury | Included | Included |
| Clinical Negligence | Included | Included |
| Tax Investigation | Included | Included |
| Legal Defence | Included | Included |
| Loss of Earnings | Included | Included |
| Identity Theft | Included | Included |
| Vehicle Cloning Protection | Included | Included |
| School Admissions Appeals | Included | Included |
| Crisis Communication | Included | Included |
| Repossession of Let Property | Included | Included |
| Recovery of Rent Arrears | Included | Included |

Home Emergency

| Section | AME/0116/PW | AME/0916/PW |
|--------------------------------|-------------|-------------|
| Costs | £500 | £1,000 |
| Call-out charge | Included | Included |
| Labour | Included | Included |
| Parts and Materials | Included | Included |
| Alternative Accommodation | Included | Included |
| Main Heating System | Included | Included |
| Plumbing and Drainage Problems | Included | Included |
| Home Security | Included | Included |
| Toilet Units | Included | Included |
| Domestic Power Supply | Included | Included |
| Lost keys | Included | Included |
| Vermin Infestation | Included | Included |
| Roofing | Included | Included |

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