

What's Changed Product Comparison Premier Home Insurance Policy 2016

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

The Premier 2016 policy wording, 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 Premier policy wording, with a wording reference of 002_2016 Synergy Premier, and the new Premier policy wording from Plum Underwriting Ltd, wording reference PRE/0916/PW.

Buildings

Section	002_2016 Synergy Premier	PRE/0916/PW
Extended Replacement	150%	Unlimited
Alternative Accommodation	3 years	Unlimited
Alterations to the Home	£50,000	£50,000
Loss of Rent	3 years	Unlimited
Denial of Access	Not covered	Unlimited
Garden Cover	£25,000	Unlimited
Trace and Access	Unlimited	Unlimited
Sale of Your Premises	Included	Included
Replacement Locks	Unlimited (nil excess)	Unlimited (nil excess)
Fixtures and Fittings	Not covered	10% of Building Sum Insured
New Fixtures and Fittings	£25,000	£25,000
Illegal Depositing of Waste	Not covered	£50,000
Fatal Injury	Not covered	£100,000 (£5,000 under 16)
Reward	Not covered	£15,000
Squatters	Not covered	Unlimited
Emergency Entries	Not covered	Unlimited
Damage by Emergency Services (gardens)	Not covered	Unlimited
Ground Rent	Not covered	Unlimited
Loss of Domestic Water, Oil and Gas	Not covered	Unlimited
Unauthorised Use of Electricity, Gas or Water	Not covered	Unlimited
Pollution and Contamination	£5,000,000	£10,000,000

Tree Damage Prevention Measures	Not covered	£5,000
Environmental Upgrade	Not covered	£5,000
Home Upgrades	Not covered	£5,000
Security Upgrade Following an Aggravated Burglary	Not covered	£10,000
Listed Property Planning Protection	Not covered	£5,000
Carpets, Curtains and White goods in Let Property	Not covered	£25,000
Damage by Your Pets	Not covered	£5,000
Emergency Travel Expenses (to return home due to covered loss at home)	Not covered	£2,500

Contents

Section	002_2016 Synergy Premier	PRE/0916/PW
Extended Replacement	Not covered	125%
Alternative Accommodation	3 years	Unlimited
Alterations to the Home	£50,000	£50,000
Trace and Access	No limit	Unlimited
Rent Owed to You	3 years	Unlimited
Rent You Owe	3 years	Unlimited
New Acquisitions	25%	25%
Denial of Access	Not covered	1 year
Garden Cover	Not covered	Unlimited
Pedal Cycles	Unlimited	Unlimited
Money and Bank Cards	£10,000/£30,000	£10,000/£30,000
Fridge and Freezer Contents	Unlimited	Unlimited
Replacement Locks	Unlimited (nil excess)	Unlimited (nil excess)
Loss of Domestic Water, Oil and Gas	Unlimited	Unlimited
Unauthorised Use of Electricity, Gas or Water	Not covered	Unlimited
Loss of Personal Electronic Data	No limit	Unlimited
Loss or Personal Documents	No limit	Unlimited
Temporary Sum Insured Increase	Not covered	20%
Ground Rent	Not covered	3 years
Guest, Visitors and Domestic Employees Personal Effects	Unlimited but excludes Jewellery/Watches or Money and Credit Cards	Unlimited but £2,500 included for Jewellery and Watches
Moving Home	Included	Included
Storage	Unlimited	Included
Students and Boarders Possessions	Unlimited	Unlimited
Nursing/Residential Care Home Cover	Not covered	10%
Marquees	£25,000	£50,000

Memorial Stones	Not covered	£5,000
Golfers Third Party Damage	£10,000,000	£10,000,000
Personal Accident	£25,000	£25,000
Hole in One	£500	£1,000
Hiring Golf Clubs Overseas	Not covered	£50 per day (£500 in total)
Reward	Not covered	£15,000
Damage by Your Pets	Not covered	£5,000
Fatal Injury	£50,000 (£5,000 for persons under 16)	£100,000
Stalking and Harassment	Not covered	£30,000 (£10,000 for security upgrades)
Aggravated Burglary and Aggravated Assault	Not covered	£100,000 death/£10,000 security/consultant £30,000 all other
Car Jacking	Not covered	£100,000 death/£10,000 accommodation/£30,000 all other
Road Rage, Air Rage and Hijack	Not covered	£100,000 death/£10,000 accommodation/£30,000 all other
Kidnap	Not covered	£100,000 death/£10,000 security/£30,000 all other
Fatal Injury	Not covered	£100,000 (£5,000 for persons under 16)
Emergency Travel Expenses (to return home due to covered loss at home)	Not covered	£2,500
Valuables	£5,000	£10,000
Fine Art	Not covered	£50,000
Precious Metals	£5,000	£10,000
Trailers and Non Motorised Horseboxes	£7,500	Unlimited
Quad bikes, Tractors and Ride On Mowers	£7,500	£10,000
Watercraft	£7,500	£10,000
Contents in Outbuildings	Unlimited	Unlimited
Outdoor Items	£10,000	Unlimited
Theft from Unattended Vehicles	Unlimited	Unlimited
Saddlery and Tack away from the Home	Unlimited	Unlimited
Home Business Contents	Unlimited	Unlimited
Home Business Stock	Not covered	Unlimited

Fine Art

Section	002_2016 Synergy Premier	PRE/0916/PW
Single Article Limit	£50,000	£50,000
Newly Acquired Items	60 days	60 days
New Possessions	25% for 60 days	25% for 60 days
Defective Title	10% or £100,000	10% or £100,000
Death of Artist	200% or £100,000	200% or £100,000
Market Appreciation	Not covered	150%

Valuables

Section	002_2016 Synergy Premier	PRE/0916/PW
Single Article Limit	£25,000	£25,000
Newly Acquired Items	60 days	60 days
New Possessions	20% for 60 days	20% for 60 days
Defective Title	10% or £100,000	10% or £100,000
Market Appreciation	Not covered	150%

Liabilities

Section	002_2016 Synergy Premier	PRE/0916/PW
Your Liability as Owner of the Home	£10,000,000	£10,000,000
Your Liability as Occupier of the Home	£10,000,000	£10,000,000
Your Personal Liability	£10,000,000	£10,000,000
Your Liability to Domestic Employees	£10,000,000	£10,000,000
Acquired Land	£1,000,000	£1,000,000
Country Pursuits	Max employee hours 1,500 and Max gross revenue £25,000	Max employee hours 1,500 and Max gross revenue £25,000
Defective Premises Act	£5,000,000	£5,000,000
Unrecovered Damages	£1,000,000	£2,000,000
Director or Officer Liability	Not Covered	£1,000,000

Legal Expenses and Identity Theft

Section	002_2016 Synergy Premier	PRE/0916/PW
Limit	£100,000	£100,000
Employment	Included	Included
Contract Disputes	Included	Included
Property	Included	Included
Personal Injury	Included	Included
Tax Investigation	Included	Included
Clinical negligence	Not covered	Included
Legal Defence	Included	Included
Identity Theft	Included	Included

HNW Legal and Tax Help Lines	Not covered	Included
Legal Services Website	Not covered	Included
Vehicle Cloning Protection	Not covered	Included
Social Media Defamation	Not covered	Included
Let Property	Not covered	Included
Commercial Employment Cover	Not covered	Included
Crisis Containment	Not covered	Included
Schools Admission Cover	Not covered	Included
No Waiting Periods	Not covered	Included
Wider Employment Cover	Not covered	Included
Cover for Second Homes	Not covered	Included
Clinical negligence cover	Not covered	Included
Wider Contract Cover	Not covered	Included
Access to Legal Services Website	Not covered	Included

Home Emergency

Section	002_2016 Synergy Premier	PRE/0916/PW
Limit	£1,000	£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	Not covered	Included

Travel

Section	002_2016 Synergy Premier	PRE/0916/PW
Cover	Included (Optional)	Automatically Included
Cancellation and Disruption		
Cancellation, Curtailment and 'get you there' Expenses	£10,000 (£100 excess)	£10,000 (£100 excess)
Additional Travel and Accommodation Expenses	£2,500 (£100 excess)	£2,500 (£100 excess)
Missed Departure	£750 (£100 excess)	£750 (£100 excess)

Travel Delay Benefit	£200 (£25 excess)	£200 (£25 excess)
Alteration of Itinerary	£3,000 (£100 excess)	£3,000 (£100 excess)
Medical, Repatriation and other Expenses		
Medical and Repatriation Expenses	£5,000,000 (£100 excess)	£5,000,000 (£100 excess)
Emergency Return to the UK	£5,000,000 (£100 excess)	£5,000,000 (£100 excess)
Hospital Inconvenience Benefit	£1,000 (£25 excess)	£200 (£25 excess)
Funeral Expenses	£10,000 (£100 excess)	£10,000 (£100 excess)
Personal Accident		
Accidental Death	£50,000 (nil excess)	£50,000 (nil excess)
Loss of One Limb or One Eye	£50,000 (nil excess)	£50,000 (nil excess)
Loss of Two Limbs or Both Eyes or Loss of One Limb and One Eye	£50,000 (nil excess)	£50,000 (nil excess)
Permanent Total Disablement	£50,000 (nil excess)	£50,000 (nil excess)
Delayed baggage and Travel Documents		
Delayed Baggage	£200 (£25 excess)	£200 (£25 excess)
Travel Documents	£500 (£100 excess)	£500 (£100 excess)
Hijack and Kidnap		
Hijack and Kidnap	£3,000 (nil excess)	£3,000 (nil excess)
Winter Sports		
Equipment Hire	£250 (nil excess)	£250 (nil excess)
Ski Equipment	£500 (£100 excess)	£500 (£100 excess)
Lift Pass	£300 (£25 excess)	£300 (£25 excess)
Piste Closure	£300 (nil excess)	£300 (nil excess)
Avalanche Cover	£250 (£50 excess)	£250 (£50 excess)

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