

## Policy Summary

# Flex Home Insurance Policy 2017

For UK home insurance policy wording reference: FLX/0117/PW

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### 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/](http://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](http://www.fca.org.uk/register)

### Words and their Meanings

Any words or phrases with special meanings have been defined and are shown in bold. A list of defined words and their meanings is shown in the 'Definitions – Words with Special Meanings' section of the policy wording, a specimen of which is available on request from your broker or insurance intermediary.

The policy documentation can also be made available to you in large print, audio or Braille on request via your broker or insurance intermediary.

### About the Flex Policy

Flex is a home insurance policy which is designed to cover the following:

- The buildings of your home
- Your contents, valuables, money and credit cards
- Your personal possessions and pedal cycles
- Your liabilities to the public and any domestic employees

The policy will relate to those sections of the insurance which you request and we agree to insure.

Cover is based on specified perils, but you can extend some parts of the policy against physical loss or damage (all risks). Some cover is optional such as accidental damage so it's very important you discuss your requirements with your broker or 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

Buildings and contents are covered for loss or damage caused by the following specified perils and additional covers

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water from or frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Subsidence or heave of the site on which the buildings stand or landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts

<b>ADDITIONAL BUILDINGS COVER</b>	<b>Significant or Unusual Exclusions or Limitations</b>
Accidental damage of fixed glass, solar panels, sanitary ware and ceramic hobs	
Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables which you are legally responsible for and which provide services to or from your home	
Loss of rent due to you and alternative accommodation costs	Up to 25% of the sum insured for buildings (but for no more than 24 months)
Architect's and surveyor's fees, debris removal and additional costs as a result of local authority requirements	
Increased domestic metered water charges following an escape of water	Up to £2,500 in any period of insurance
Anyone buying your premises until completion of sale	
The cost of locating the source of an escape of water, oil or gas	Up to £5,000 in any period of insurance
Loss of domestic oil	Up to £2,500 in any period of insurance
The cost of alternative accommodation for you and your pets while your home is occupied by squatters	Up to £5,000 any one claim
Damage to the buildings caused when the fire service, the Police or the ambulance service have to make a forced entry into your home because of an emergency to you	Up to £2,500 any one claim
Damage to garden, plants & shrubs by fire, lightning, explosion, impact, theft, vandalism or malicious damage	Up to £2,500 any one claim and up to £500 any one plant, tree or shrub.

Costs you have to pay for replacing locks and keys to safes, alarms and outside doors or windows of the home following theft or loss of your keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any period of insurance
Ground rent which you have to pay whilst the home cannot be lived in	Up to 10% of the sum insured for buildings (but for no more than 24 months)
Damage to landscaped gardens which is caused by the Emergency Services	Up to £2,500 any one claim
Costs of metered electricity, gas or water arising from its unauthorised use by persons taking possession or occupying the home without your consent	Up to £2,500 any one claim
The cost of removing bee, wasps and hornets nests from the premises	Up to £1,000 any one claim
Your legal liability as owner	Up to £5,000,000 for any one accident or series of accidents arising out of one event.

<b>ADDITIONAL CONTENTS COVER</b>	<b>Significant or Unusual Exclusions or Limitations</b>
Accidental damage to televisions, satellite decoders, audio and visual equipment (including MP3 players, cameras and portable DVD and BluRay players), radios, home computers, laptops, tablets, e-readers, gaming consoles (including hand held gamers) and mobile phones all situated within the home	
Accidental damage of fixed glass and double glazing, sanitary ware, mirrors, glass tops and fixed glass in furniture and ceramic hobs	
Temporary removal of contents to certain other premises in the United Kingdom	Up to £10,000
Rent you have to pay or alternative accommodation costs	Up to 25% of the sum insured for contents (but for no more than 24 months)
Loss or damage to the buildings that you have been made responsible for as a tenant of your premises	Up to 10% of the sum insured for contents
Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables which you are legally responsible for as a tenant only	
Fatal injury to you happening at the premises, caused by fire or burglars	Up to a maximum of £10,000 for each insured person (£5,000 if under 16 years of age)
Costs you have to pay for replacing locks and keys to safes, alarms and outside doors or windows of the home following theft or loss of your keys; or where there is evidence that such keys have been copied by an unauthorised person	Up to £2,500 in any period of insurance
Increased domestic metered water charges following an escape of water	Up to £2,500 in any period of insurance
Loss of domestic oil	Up to £2,500 any period of insurance
Costs involved in reinstating your electronic data including digital downloads stored on your computer(s) or other personal electronic entertainment equipment	Up to £2,500 any one claim
Loss or damage to additional contents between one month before and one month after a wedding, civil partnership, anniversary, birthday or religious celebration	Up to £5,000 any one claim (£500 per single item)
Loss or damage to students and boarders possessions inside the student and boarders accommodation or other occupied buildings or being carried between those buildings within the United Kingdom during the period of insurance	Up to £5,000 any one claim

Loss or damage to contents while your contents are being permanently removed from your home to any other private property you are going to live including while they are being stored for up to 72 hours	
Home business contents	Up to £5,000 any one claim
Guest, visitors & domestic employees personal effects	Up to £1,000 any one claim
Ground rent which you have to pay whilst the home cannot be lived in	Up to 10% of the contents sum insured (but for no more than 24 months)
Your legal liability as occupier	Up to £5,000,000 for any one accident or series of accidents arising out of one event
Your legal liability for accidents to domestic employees	Up to £5,000,000 for any one accident or series of accidents arising out of one event

**THE FOLLOWING OPTIONAL EXTENSIONS ARE AVAILABLE FOR AN ADDITIONAL PREMIUM:**

- Accidental damage to buildings and contents
- Valuables and personal possessions against physical loss or damage (all risks) within agreed geographical limits. All items over £2,500 must be specified.
- Pedal cycles can be covered anywhere in the United Kingdom and up to 60 days worldwide for theft and accidental damage (over the £500 standard limit)

## General Exclusions

The following exclusions apply to all sections of this policy. Additional exclusions are shown in the sections to which they apply.

**What is not covered:**

1. 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 or any other gradually operating cause, mechanical or electrical breakdown, fault or failure

## Your Policy Documentation

### Information You Have Given Us

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.

You must tell us within fourteen (14) days of you becoming aware of any changes in the information you have provided to us which happens before or during any period of insurance.

When we are notified of a change we will tell you if this affects your policy.

## 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.

When notifying a claim, please provide your name, policy number (shown on your schedule), the name of your broker or insurance intermediary and with full details of the loss or damage.

There are a number of claims conditions that operate, please refer to the policy wording which explains 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 30 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 has been unable to collect a premium payment following non-payment correspondence issued to you or your broker or insurance intermediary.  
If you pay your premium to us via a direct debit facility, we will allow 21 days for the premium to be brought up to date. If you fail to do so we will cancel from the date at which you have paid the relevant premium.
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.

#### 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 less the policy fee 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 period for which you have been insured.

## Customer Service & 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.

### Financial Ombudsman Service

Complaints that Plum Underwriting 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.

You can refer your complaint to the Financial Ombudsman Service if you have not received a written final response in respect of your complaint within 8 weeks of the date your complaint was received by the parties detailed in the complaints procedure shown in your schedule or if you are unhappy with the decision following your complaint

You can contact the FOS as follows:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR

From within the United Kingdom

Tel: 0800 023 4567 (free for people phoning from a 'fixed line', for example, a landline at home)

Tel: 0300 123 9123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 207 964 1000

Fax: +44 207 964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The complaint procedure does not affect your right to take legal action.

## 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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