

# AMETHYST ORIGINAL

Amethyst provides affluent homeowners with a contents sum insured of €75,000 and above, with protection on a worldwide "all risks" basis.

All Risks Mid Net Worth  
Home Insurance Policy

Republic of Ireland - 2017

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
------------------------------	---------

Minimum Building Sum Insured	€250,000
------------------------------	----------

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)

Fine Art and Antiques	€15,000
Valuables (Including Guns)	€5,000
Home Business Contents	€20,000
Contents in Outbuildings	€20,000
Contents in the Open	€10,000
Personal Documents, Title Deeds and Registered Bond	€5,000
Watercraft including their Furnishings, Equipment and Out Board Motors	€5,000
Saddlery & Tack away from the Home	€5,000
Theft from Unattended Vehicles	€2,500

The following covers are included automatically

Legal Expenses & Identity Theft	€100,000
Home Emergency	€500

For Special Extensions please see overleaf.

## Application

Online at  
[www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Underwriter(s)

Buildings, Contents, Liability:  
Certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.

ID Theft, Legal Expenses, Home Emergency:  
Inter Partner Assistance SA which is fully owned by the AXA Assistance Group.

## Payment options

Broker statement.

## Risk transfer

Yes, cascades risk transfer to broker.

## Territories

For properties situated in the Republic of Ireland.

## Special Extensions

### Buildings

Alterations to the Home  
Alternative Accommodation  
Loss of Rent  
Denial of Access  
Garden, Plants & Shrubs

Trace & Access  
Sale of Your Premises  
Fixtures & Fittings Temporarily Removed  
Extended Replacemen  
Replacement Locks  
New Fixtures & Fittings  
Illegal Depositing of Waste  
Fatal Injury

Reward  
Alternative Accommodation due to Squatter  
Emergency Entries  
Ground Rent  
Damage by Emergency Services  
Unauthorised Use of Electricity, Gas or Water  
Fire Brigade Charges

### Contents

Alternative Accommodation  
Rent Owed  
Denial of Access  
Bank Cards  
Money  
Domestic Heating Oil  
Fatal Injury  
Fridge & Freezer Contents  
Loss of Metered Water  
New Acquisitions  
Replacement Locks  
Reinstating Data  
Temporary Increases to the Sum Insured  
Students & Boarders Possessions  
Tenants Liability  
Guests, Visitors & Domestic Employees Personal Effects  
Nursing/Residential Care Home  
Pedal Cycles  
Contents Elsewhere  
Marquees  
Quad Bikes, Go-Carts & Off Road Motorcycles (50cc)  
Death of Artist  
Defective Title  
Hole in One  
Hiring Golf Clubs Overseas  
Moving Home  
Contents in Storage  
Reward  
Ground Rent  
Fire Brigade Charges

### Limit

Up to €15,000  
Up to 2 years  
Up to 2 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  
10% of the buildings sum insured  
Up to 125%  
Unlimited with a €50 excess  
Up to €10,000  
Up to €5,000  
Up to €25,000 each person or €5,000 for each person under 16,  
16 and over €25,000, under 16 €5,000  
Up to €10,000  
Up to €10,000  
Up to €5,000  
Up to 2 years  
Up to €2,500  
Up to €5,000  
Up to €5,000

### Limit

Up to 2 years  
Up to 2 years  
Up to €5,000  
Up to €25,000  
Up to €2,500 (€500 in a hotel)  
Up to €10,000  
Up to €25,000 each person or €5,000 for each person under 16  
Unlimited  
Up to €10,000  
Up to 20% the contents, fine art and antiques, and valuables sum insured  
Unlimited with a €50 excess  
Up to €5,000  
Up to €10,000. €1,000 single article limit  
Up to €5,000  
20% of the contents sum insured  
Up to €5,000. €1,000 single article limit  
Up to €10,000. €1,000 single article limit  
Up to €5,000  
Up to €5,000. €500 single article limit  
Up to €20,000  
Up to €5,000  
200% (maximum €100,000)  
110% of the fine art sum insured subject to a maximum of €25,000  
Up to €500  
Up to €25 per day up to a maximum of €250  
Included  
Up to 20% of the contents sum insured. €2,500 single article limit  
Up to €10,000  
Up to 2 years  
Up to €5,000

## Contacts

### Underwriting

T: 0345 481 0069  
F: 0345 293 7524  
E: [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

### Business Development

T: 0345 402 3006  
F: 0345 293 7524  
E: [bus.dev@plum-underwriting.com](mailto:bus.dev@plum-underwriting.com)

### General Enquiries

T: 0345 130 0802  
F: 0345 293 7524  
E: [info@plum-underwriting.com](mailto:info@plum-underwriting.com)

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.com](http://www.plum-underwriting.com)

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, FRN 309166.  
AMEOI/0117/PS.

Far from standard

**Plum**  
UNDERWRITING