

# AMETHYST

All Risks Mid Net Worth  
Home Insurance Policy

2017

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

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
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Minimum Building Sum Insured	£200,000
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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)

Valuables (including guns)	£10,000
Fine Art and Antiques	£25,000
Precious Metals	£10,000
Quad Bikes, Tractors and Ride On Mowers	£5,000
Watercraft including their Furnishings, Equipment and Out Board Motors	£5,000
Contents in Outbuildings	£20,000
Outdoor Items	£10,000
Theft from Unattended Vehicles	£5,000
Saddlery & Tack Away from the Home	£5,000
Home Business Contents	£20,000
Home Business Stock	£2,500

The following covers are included automatically

Legal Expenses & Identity Theft	£100,000
Home Emergency	£1,000

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, ID Theft, Legal Expenses and Home Emergency: Both Company market and certain underwriters at Lloyd's under a facility managed by Plum Underwriting Ltd.

## Payment options

Broker statement.

Direct debit payment facility available.

## Risk transfer

Yes, cascades risk transfer to broker.

## Territories

For properties situated in England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

## Special Extensions

### Buildings

Extended Replacement	125% subject to a professional valuation in last 5 years
Alternative Accommodation	Up to 3 years
Alterations to the Home	Up to £25,000
Loss of Rent	Up to 3 years
Denial of Access	Up to £5,000
Garden Cover	5% of the buildings sum insured or £25,000 whichever is the lower amount. £1,000 per plant/tree/shrub
Trace & Access	Up to £15,000
Sale of Your Premises	Included
Replacement Locks	Up to the building sum insured (nil excess)
Fixtures & Fittings Temporarily Removed	10% of the buildings sum insured
New Fixtures & Fittings	Up to £10,000
Illegal Depositing of Waste	Up to £25,000
Fatal Injury	Up to £50,000 each person or £5,000 for each person under 16
Reward	Up to £10,000
Alternative Accommodation due to Squatters	Up to £10,000
Emergency Entries	Up to the building sum insured
Damage by Emergency Services	Up to the building sum insured
Ground Rent	Up to 3 years
Domestic Water, Oil and Gas	£10,000
Unauthorised Use of Electricity, Gas or Water	Up to the building sum insured
Pollution and Contamination	Up to £5,000,000
Tree Damage Prevention Measure	Up to £2,500
Environmental Upgrades	Up to £2,500
Home Upgrades	Up to £5,000
Security Upgrade Following Aggravated Burglary	Up to £2,500
Listed Property Planning Protection	Up to £5,000
Carpets, Curtains and White Goods in Let Property	Up to £5,000

### Limit

### Contents

Alternative Accommodation	Up to 3 years
Alterations to the Home	Up to £25,000
Trace and Access	Up to £15,000
Rent Owed to You	Unlimited
Rent You Owe	Up to 3 years
New Acquisitions	Up to 25% of the contents sum insured
Denial of Access	Up to £5,000
Pedal Cycles	Up to £5,000
Money	Up to £2,500
Bank Cards	Up to £25,000
Fridge & Freezer Contents	Unlimited (nil excess)
Replacement Locks	Unlimited (nil excess)
Domestic Water, Oil or Gas	Up to £10,000
Unauthorised use of Electricity, Gas or Water	Unlimited
Loss of Personal Electronic Data	Up to £5,000
Loss of Personal Documents	Up to £5,000
Temporary Sum Insured Increase	Up to 20% of the contents sum insured £1,000 single article limit
Ground Rent	Up to 3 years
Guests, Visitors & Domestic Employees Personal Effects	Up to £5,000. £1,000 single article limit
Moving Home	Included
Students & Boarders Possessions	Up to £5,000
Nursing/Residential Care Home	Up to £10,000. £1,000 single article limit
Marquees	Up to £20,000
Memorial Stones	Up to £2,500
Hole in One	Up to £500
Hiring Golf Clubs Overseas	Up to £25 per day up to a maximum of £250
Reward	Up to £10,000
Fatal Injury	Up to £50,000 each person or £5,000 for each person under 16
Death of Artist	200% maximum £100,000
Defective Title (Fine Art)	10% of fine art sum insured subject to a maximum of £100,000
Defective Title (Jewellery)	10% of jewellery sum insured subject to a maximum of £25,000
New Possessions (Fine Art)	Up to 20% of the fine art sum insured
New Possessions (Valuables)	Up to 20% of the valuables sum insured

### Limit

## Contacts

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Far from standard

**Plum**  
UNDERWRITING