

What's Changed Premier Home Insurance Policy 2017

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

The Policy Wording, What's Changed document, Client Policy Summary, Broker 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/>

This document tells you what has changed in the 2017 policy wording from the 2016 version. The changes are highlighted in red & yellow. They may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

Your Policy – Page 1

1) The following paragraph added:

In return for payment of the premium shown in the **schedule**, we agree to insure **you**, subject to the terms and conditions contained in or endorsed on this **policy**, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown in the **schedule**.

Customer Service & Complaints Procedure

1) Financial Ombudsman Service

The wording has been updated as follows:

Complaints that Plum Underwriting Ltd 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 businesses are not able to resolve with financial businesses.

~~Please see the customer complaints procedure shown in **your schedule** for details of the Financial Ombudsman Service.~~

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

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.

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

Cooling Off & Cancellation

The wording has been updated as follows:

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 full annual period for which **you** have been insured.

New Definitions

The following NEW definitions have been included to ensure clarity of **your policy**, however please ensure that **you** read, understand and consider against **your** own personal circumstances.

Aggravated assault

An unlawful act of violence or threat of violence to **you** or **your** guest(s) by a person who has gained unlawful entry into **your home** as shown in **your schedule**.

Amended Definitions

The following definitions have been AMENDED, please ensure that **you** read, understand and consider against **your** own personal circumstances.

If **you** are not clear about any of the changes in definitions or **your** circumstances change and **you** are unsure how this will affect **your policy** always speak to **your broker or insurance intermediary**.

Buildings

The **home** including fixtures and fittings, fitted appliances, lifts, integral garages, outbuildings, greenhouses, sheds, **stables**, tennis courts, **swimming pools**, hot tubs, septic tanks, domestic oil or gas tanks, paved terraces, ornamental fountains and ponds, lamp posts, house signs, alarms, fixed radio and television aerials, fixed satellite dishes and their fittings and masts, drives, patios, paths, walls, gates, hedges and fences, solar panels, wind turbines, interior decorations all owned by **you** or for which **you** are legally liable at the address shown on **your schedule**.

Also included are underground services, sewers, pipes, cables and drains which connect to the public mains.
Buildings do not include land or water.

Section 8 – Travel – Reciprocal Health Agreement

The following has been AMENDED, please ensure that **you** read, understand and consider against **your** own personal circumstances.

Reciprocal health agreement

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). If **you** do not already have one **you** can apply by a postal application from **your** local Post Office or online through www.dh.gov.uk/travellers or by telephoning **0845 606 2030**. This will entitle **you** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the **excess** under Table of Benefits Section B.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment.

In-patient and out-patient treatment at a public hospital will then be available free of charge.

Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If **you** are admitted to hospital **you** must contact **our** Medical Assistance company as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

Travel: Reciprocal Health Agreement

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Travel – General Conditions

The following condition has been removed, to ensure clarity of **your policy**, however please ensure that **you** read, understand and consider against **your** own personal circumstances.

~~1) Observance – Failure to comply with policy conditions~~

~~Our liability to make any payment under Section 8 shall be conditional upon your observance of all terms, provisions, conditions and endorsement(s) of Section 8. Where you do not comply with any obligation to act in a certain way specified in Section 8 this may prejudice your position to recover under any claim.~~

Travel – Table of Benefits

The following condition has been removed, to ensure clarity of **your policy**, however please ensure that **you** read, understand and consider against **your** own personal circumstances.

Section B – Medical, repatriation and other expenses

~~4. Alteration of itinerary~~

Travel – Section F – Winter Sports

Correction under the 'What is not covered section'

- 2) Ski equipment which you have taken on the trip or hired on your trip
 - More than ~~£1,000~~ £500 for any single article or pair

End of 'Premier 2017 - What's changed?' Document.

IMPORTANT: If you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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