

## What's Changed Flex Home Insurance Policy 2017

For UK home insurance policy wording reference: FLX/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/>

The following tables demonstrate any differences to cover between the 2016 Flex policy wording, with a wording reference of FLX/0116/PW and the 2017 Flex policy wording with a wording reference of FLX/0117/PW

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.

### Buildings

Cover Section	FLX/0116/PW	FLX/0117/PW
Loss of rent/Alternative accommodation	Up to 20% of the sum insured for buildings (but for no more than 12 months)	Up to 25% of the sum insured for buildings (but for no more than 24 months)
Increased domestic metered water charges following an escape of water	Up to £1,000 in any period of insurance	Up to £2,500 in any period of insurance
Loss of domestic oil from fixed fuel oil tanks.	Up to £1,000 in any period of insurance	Up to £2,500 in any period of insurance
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	More than £1,00 any one claim	More than £2,500 any one claim
Damage to your garden caused directly by fire, lightning, explosion, impact by any aircraft or other aerial devices, rail or road vehicles or anything dropped from an aircraft, theft, vandalism and malicious damage.	More than £1,000 any one claim and no more than £250 for any one plant, tree or shrub	More than £2,500 any one claim and no more than £500 for any one plant, tree or shrub
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 12 months)	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 £1,000 any one claim	Up to £2,500 any one claim
Costs incurred to remove bees, wasps and hornets nests from the premises.	Not Included	Up to £1,000 any one claim

## Contents

Cover Section	FLX/0116/PW	FLX/0117/PW
Contents in outbuildings	Up to £2,500 any one claim	Up to £5,000 any one claim
Money in the home	Up to £500 per claim	Up to £750 per claim
Watercraft	Excluded	Excluded other than the following: Sailboards, surfboards, dinghies, hand-propelled and motorised boats of less than 16 feet or 4.8 metres in length. Motorised watercraft with an engine of 25 horsepower or less
Rent you have to pay or alternative accommodation costs	Up to 20% of the sum insured for contents (but for no more than 12 months)	Up to 25% of the sum insured for contents (but for no more than 24 months)
Increased domestic metered water charges following an escape of water	Up to £1,000 any one claim	Up to £2,500 any one claim
Loss of domestic oil	Up to £1,000 any one claim	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 £2,500 (£500 per single item)	Up to £5,000 (£500 per single item)
Guest, visitors & domestic employees personal effects	Up to £500 any one claim	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 12 months)	Up to 10% of the contents sum insured (but for no more than 24 months)

## Liabilities

Cover Section	FLX/0116/PW	FLX/0117/PW
Your liability as owner of the home	£2,000,000	£5,000,000
Your liability as occupier of the home	£2,000,000	£5,000,000
Your Personal Liability	£2,000,000	£5,000,000

## End of 'Flex 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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