

What's Changed Amethyst Home Insurance Policy - April 2017

For UK home insurance policy wording reference: AME/0417/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2016 policy wording, with a wording reference of AME/0116/PW, and the April 2017 policy wording, with a wording reference of AME/0417/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.

- 1) The following paragraph has been added to 'Your Policy' on page 1:
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**.
- 2) A new 'Accessibility' paragraph has been added to 'Your Policy Documentation' on page 1.
- 3) The 'Correct Information and Changes in Circumstances' section has been deleted & replaced with 'Information You Have Give Us' and 'Change in Circumstances' (see pages 1 & 2)
- 4) The 'Cancellation' section on page 2 & 3 has been amended.
- 5) The 'Financial Ombudsman Service' section on page 3 has been updated.
- 6) The 'Financial Services Compensation Scheme' section on page 4 has been updated.
- 7) The 'Protecting Your Information' section on page 5 has been updated.
- 8) The 'How to Make a Claim' section on page 6 has been updated.
- 9) The following new definitions (see pages 7-11) have been added:
 - Aggravated burglary
 - Domestic duties
 - Franchise

- Home Business Stock
- Kidnap
- Outdoor items
- Precious metals

10) The following definitions (see pages 7-11) have been updated:

- Bodily injury
- Buildings
- Contents
- Domestic employee(s)
- Fine art & antiques
- Heave
- Home
- Tenants Improvements
- Valuables

11) The 'Outbuildings' definition has been deleted.

12) The 'You/Your' definition (see page 11) has been updated to include new Section 8.

13) The following 'General Conditions' (see pages 12 & 13) have been updated:

- 3. Building Works
- 4. Index Linking
- 7. Sums Insured
- 8. Fraudulent Claims

14) The following 'General Conditions' has been deleted:

- Other Insurance

15) The following new 'General Conditions' (see pages 13) has been added:

- 10. Assignment

16) 'General Exclusions' numbers 1 & 4 (see page 14) has been amended.

17) 'General Exclusions' numbers 9, 10, 11 & 12 (see page 15) have been added.

18) The following 'Claims Conditions' (see page 16) have been updated:

- c) Liability Claims

19) The 'What is covered' paragraph under 'Section 1 - Buildings' has been updated on page 18.

20) The 'How much we will pay' section under 'Section 1 - Buildings' has been updated on page 18.

21) The cover provided under 'Section 1 - Buildings' (see pages 18-23) has been updated and enhanced as follows:

Section	AME/0116/PW	AME/0417/PW
Alternative Accommodation	2 years	3 years
Alterations to the Home	£15,000	£25,000
Loss of Rent	2 years	3 years
Replacement Locks	Unlimited - £50 excess	Unlimited - No excess
Illegal Deposit of Waste	£5,000	£25,000
Fatal Injury	£25,000 per person (£5,000 for persons under 16 years old)	£50,000 per person (£5,000 for persons under 16 years old)
Emergency Entry	£5,000	Unlimited
Damage to garden by Emergency Services	£2,500	Unlimited
Ground Rent	2 years	3 years
Loss of Metered Water, Oil and Gas	Not covered	£10,000
Unauthorised Use of Water, Oil and Gas	£5,000	Unlimited
Pollution & Contamination	Not covered	£5,000,000
Tree Damage Preventative Measures	Not covered	£2,500
Environmental Upgrade	Not covered	£2,500
Home Upgrades	Not covered	£5,000
Security Upgrade following Aggravated Burglary	Not covered	£2,500
Listed Property Planning Protection	Not covered	£5,000
Carpets, Curtains & White Goods in a Let Property	Not covered	£5,000

22) The following exclusions under 'Section 1 - Buildings' on page 24 have been deleted:

- Loss or damage caused by contamination or pollution of any kind
- Loss or damage caused by the process of dyeing, repair or renovation or whilst being worked on
- Loss or damage caused by chewing, scratching, tearing, fouling, vomiting by **your** pets
- Loss or damage to **buildings** caused by **subsidence** or **heave** of the site on which the **buildings** stand or **landslip** caused by impact or infill
- More than 50% of the cost of replacing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function but no more than the **buildings sum insured** shown in **your schedule**

23) The following exclusion under 'Section 1 - Buildings' on page 24 have been added:

- Loss or damage to **outdoor items**

24) The 'What is covered' paragraph under 'Section 2 – Contents' has been updated on page 25.

25) The 'How much we will pay' section under 'Section 2 – Contents' has been updated on page 25.

26) The cover provided under 'Section 2 – Contents' (see pages 25-30) has been updated and enhanced as follows:

Section	AME/0116/PW	AME/0417/PW
Extended Replacement Cover	Not covered	125% of the contents sum insured
Alternative Accommodation	2 years	3 years
Alterations to the Home	Not covered	£25,000
Rent Owed to You	Not covered	Unlimited
Rent you Owe	2 years	3 years
Trace & Access	Not covered	£15,000
New Acquisitions	20% of the sum insured	25% of the sum insured
Replacement Locks	Unlimited - £50 excess	Unlimited – No excess
Unauthorised Use of Water, Oil and Gas	Not covered	Unlimited
Loss of Personal Documents	Not covered	£5,000
Temporary Sum Insured Increase	£10,000 (£1,000 single item)	20% of the sum insured (£1,000 single item)
Ground Rent	2 years	3 years
Memorial Stones	Not covered	£2,500
Fatal Injury	£25,000 (£5,000 for persons under 16 years old)	£50,000 (£5,000 for persons under 16 years old)
Contents in Storage	20% of the total contents sum insured (£2,500 single item)	Up to the sum insured
Business Contents	£15,000	£20,000
Valuables	£5,000 per item or in total (unless specified)	£10,000 per item or in total (unless specified)
Fine Art	£15,000 per item (unless specified)	£25,000 per item (unless specified)
Precious Metals	£5,000 per item or in total	£10,000
Theft from Unattended Vehicles	£2,500	£5,000
Home Business Stock	Not covered	£2,500

27) The following exclusions under 'Section 2 – Contents' on page 31 have been deleted:

- Loss or damage caused by contamination or pollution of any kind
- Loss or damage caused by to **contents** in the open by storm, flood, frost or weight of snow
- Loss or damage caused by demolition, structural alteration, construction, renovation, structural repair, restoration, application of heat or any similar process
- Loss or damage caused by chewing, scratching, tearing, fouling, vomiting by **your** pets
- Loss or damage caused by theft or disappearance of any item from an unattended vehicle unless hidden from view within a concealed boot, concealed luggage compartment, a closed glove compartment or under a manufacturers internal fitted cover/parcel shelf that is locked and forcible and violent entry is used to break into the vehicle
- Loss or damage caused by the process of dyeing, repair or renovation or whilst being worked on
- Loss or damage caused by theft or disappearance of gold, silver (including gold and silver plate), platinum, gemstones, jewellery or watches from baggage unless such baggage is carried by hand and under **your** personal supervision.
- Loss or damage of any sports equipment whilst in use.
- More than 50% of the cost of replacing any undamaged parts of the **contents, fine art and antiques, or valuables** which form part of a pair, set, suite or part of a common design or function but no more than the **contents, fine art and antiques, or valuables sum insured** shown in **your schedule**.
- Loss or damage to **contents** whilst in the care, custody or control of dealers or galleries for the purpose of exhibition or sale on behalf of **you**.

28) The following exclusion under 'Section 2 – Contents' on page 31 have been added:

- Loss or damage to gardens

29) 'Section 3 - Fine Art' (pages 32 & 33)

This is a new section which has been added to separate fine art from the general contents cover. Your previous wording had one section which covered general contents, fine art, antiques & valuables. The cover being provided under this new section has been updated as follows:

Section	AME/0116/PW	AME/0417/PW
New Possessions	Not covered	20% of the total fine art sum insured
Defective Title	110% of the total fine art and antiques sum insured or £25,000, whichever is less	10% of the total fine art sum insured (£100,000 maximum)

The following exclusions have been added to this new section:

- Loss or damage to stamps or coins caused by:
 - a) fading, creasing, denting, scratching, tearing, thinning, colour transfer, dampness, or temperature extremes; or
 - b) handling or being worked on

30) 'Section 4 - Valuables' (pages 34 & 35)

This is a new section which has been added to separate valuables from the general contents cover. Your previous wording had one section which covered general contents, fine art, antiques & valuables. The cover being provided under this new section has been updated as follows:

Section	AME/0116/PW	AME/0417/PW
New Possessions	Not covered	20% of the total valuables sum insured
Defective Title	Not covered	10% of the jewellery sum insured (£25,000 maximum)

The following exclusions have been added to this new section:

- Loss or damage to any item being transported unless it is adequately packed and secured depending on the nature of the item and how it is transported.

31) The exclusions under 'Section 5 – Your Liabilities' on page 38 & 39 have been updated.

32) 'Section 6 - Legal Expenses & Identity Theft' (pages 40-49)

This section of cover has been entirely replaced as the insurers that provide this cover have changed from Arc Legal Assistance Ltd to ARAG plc.

33) 'Section 7 – Home Emergency' (pages 50-53)

This section of cover has been entirely replaced as the insurers that provide this cover have changed from Arc Legal Assistance Ltd to ARAG plc.

34) 'Section 8 - Cyber'

This is a new section of cover that will automatically be added to your policy from renewal. For more details about the cover being provided, please see the policy wording on the 'Document Centre' which can be found on Plum Underwriting Limited website:

www.plum-underwriting.com/document-centre

End of 'Amethyst 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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