

## What's Changed Product Comparison Premier Home Insurance Policy - April 2017

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

The following document demonstrates any significant differences between the expired Synergy Premier policy wording, with a wording reference of PRM/0616/PW, and the new Premier policy wording, with a wording reference of PRE/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.

### Buildings

Section	PRM/0616/PW	PRE/0417/PW
Extended Replacement	150%	Unlimited
Alternative Accommodation	3 years	Unlimited
Alterations to the Home	£50,000	£50,000
Loss of Rent	3 years	Unlimited
Denial of Access	Not covered	Up to 12 months cover
Garden Cover	£25,000 (£2,500 per plant, tree or shrub)	Unlimited (£2,500 per plant, tree or shrub)
Trace and Access	Unlimited	Unlimited
Sale of Your Premises	Included	Included
Replacement Locks	Unlimited – No excess	Unlimited – No excess
Fixtures and Fittings	Not covered	10% of building sum insured
New Fixtures and Fittings	£25,000	£25,000
Illegal Depositing of Waste	Not covered	£50,000
Fatal Injury	Not covered	£100,000 (£5,000 if under 16 years old)
Reward	Not covered	£15,000
Squatters	Not covered	Unlimited
Emergency Entries	Not covered	Unlimited
Damage to Gardens by Emergency Services	Not covered	Unlimited
Ground Rent	Not covered	Unlimited
Loss of Metered Domestic Water, Oil and Gas	Not covered	Unlimited
Unauthorised Use of Electricity, Gas or Water	Not covered	Unlimited

Pollution and Contamination	Not covered	£10,000,000
Tree Damage Prevention Measures	Not covered	£5,000
Environmental Upgrade	Not covered	£5,000
Home Upgrades	Not covered	£5,000
Security Upgrade Following an Aggravated Burglary	Not covered	£10,000
Listed Property Planning Protection	Not covered	£5,000
Carpets, Curtains and White goods in Let Property	Not covered	£25,000
Damage by Your Pets	Not covered	£5,000
Emergency Travel Expenses (to return home due to covered loss at home)	Not covered	£2,500

## Contents

Section	PRM/0616/PW	PRE/0417/PW
Extended Replacement	Not covered	125%
Alternative Accommodation	3 years	Unlimited
Alterations to the Home	£50,000	£50,000
Trace and Access	Unlimited	Unlimited
Rent Owed to You	3 years	Unlimited
Rent You Owe	3 years	Unlimited
New Acquisitions	25% of the sum insured	25% of the sum insured
Denial of Access	Not covered	Up to 12 months cover
Garden Cover	Not covered	Unlimited (£2,500 per plant, tree or shrub)
Pedal Cycles	Unlimited	Unlimited
Money	£10,000	£10,000
Bank Cards	£30,000	£30,000
Fridge and Freezer Contents	Unlimited	Unlimited
Replacement Locks	Unlimited – No excess	Unlimited – No excess
Loss of Metered Domestic Water, Oil and Gas	Unlimited (no gas cover)	Unlimited
Unauthorised Use of Electricity, Gas or Water	Not covered	Unlimited
Loss of Personal Electronic Data	Unlimited	Unlimited
Loss or Personal Documents	Unlimited	Unlimited
Temporary Sum Insured Increase	Not covered	20% of the sum insured
Ground Rent	Not covered	3 years
Guest, Visitors and Domestic Employees Personal Effects	Unlimited but excludes Jewellery/Watches or Money and Credit Cards	Unlimited (£2,500 per item of jewellery or watches)
Moving Home	Included	Included
Storage	Included	Included
Students and Boarders Possessions	Unlimited	Unlimited
Nursing/Residential Care Home Cover	Not covered	10% of the sum insured (£1,000 per item, pair or set)

Marquees	£25,000	£50,000
Memorial Stones	Not covered	£5,000
Golfers Extension - Third Party Damage	£10,000,000	£10,000,000
Golfers Extension - Personal Accident	£25,000	£25,000
Golfers Extension - Hole in One	£500	£1,000
Golfers Extension - Hiring Golf Clubs Overseas	Not covered	£50 per day (£500 in total)
Reward	Not covered	£15,000
Damage by Your Pets	Not covered	£5,000
Stalking and Harassment	Not covered	£30,000 (£10,000 for security upgrades)
Aggravated Burglary and Aggravated Assault	£50,000 for aggravated burglary death only	£100,000 death/£10,000 security upgrades or consultant/£30,000 all other
Car Jacking	Not covered	£100,000 death/£10,000 accommodation/£30,000 all other
Road Rage, Air Rage and Hijack	Not covered	£100,000 death/£10,000 accommodation/£30,000 all other
Kidnap	Not covered	£100,000 death/£10,000 security upgrades/£30,000 all other
Fatal Injury by fire or flood	£50,000 for fire death only	£100,000 (£5,000 for persons under 16)
Emergency Travel Expenses (to return home due to covered loss at home)	Not covered	£2,500
Valuables	£5,000	£10,000 per item or in total
Fine Art	Not covered	£50,000 per item
Precious Metals	£5,000	£10,000
Trailers and Non Motorised Horseboxes	£7,500	Unlimited
Quad bikes, Tractors and Ride On Mowers	£7,500	£10,000
Guns	£5,000	Included in valuables
Furs	£5,000	Included in valuables
Collections	£5,000	Unlimited
Watercraft	£7,500	£10,000
Contents in Outbuildings	Unlimited	Unlimited
Outdoor Items	£10,000	Unlimited
Theft from Unattended Vehicles	Unlimited	Unlimited
Saddlery and Tack away from the Home	Unlimited	Unlimited
Home Business Contents	Unlimited	£50,000
Home Business Stock	Not covered	£5,000

## Fine Art

Section	PRM/0616/PW	PRE/0417/PW
Single Article Limit	£50,000	£50,000
New Possessions	25% of the sum insured	25% of the sum insured

Defective Title	10% of the sum insured (maximum of £100,000)	10% of the sum insured (maximum of £100,000)
Death of Artist	200% of the item sum insured (maximum of £100,000)	200% of the item sum insured (maximum of £100,000)
Market Appreciation	Not covered	150% of the item sum insured (maximum of £150,000)

## Valuables

Section	PRM/0616/PW	PRE/0417/PW
Single Article Limit	£25,000	£25,000
New Possessions	25% of the sum insured	25% of the sum insured
Defective Title	10% of the jewellery sum insured (maximum of £100,000)	10% of the jewellery sum insured (maximum of £100,000)
Market Appreciation	Not covered	150% of the item sum insured (maximum of £150,000)

## Liabilities

Section	PRM/0616/PW	PRE/0417/PW
Your Liability as Owner of the Home	£10,000,000	£10,000,000
Your Liability as Occupier of the Home	£10,000,000	£10,000,000
Your Personal Liability	£10,000,000	£10,000,000
Your Liability to Domestic Employees	£10,000,000	£10,000,000
Acquired Land	£1,000,000	£1,000,000
Country Pursuits	Max employee hours 1,500 and Max gross revenue £25,000	Maximum employee hours 1,500 per year and maximum gross revenue £25,000
Defective Premises Act	£5,000,000	£5,000,000
Unrecovered Damages	£1,000,000	£2,000,000
Director or Officer Liability	Not Covered	£1,000,000

## Legal Expenses and Identity Theft

Section	PRM/0616/PW	PRE/0417/PW
Limit	£100,000	£100,000
Employment	Included	Included
Disputes with your Domestic Employees	Not covered	Included
Contract Disputes	Included	Included
Property	Included	Included
Personal Injury	Included	Included
Tax	Included	Included
Clinical negligence	Not covered	Included
Legal Defence	Included	Included
Identity Theft	Included	Included

Vehicle Cloning Protection	Not covered	Included
Repossession of Let Property	Not covered	Included
Crisis Communication	Not covered	Included
Schools Admission Appeals	Not covered	Included
Recovery of Rent Arrears	Not covered	Included

## Home Emergency

Section	PRM/0616/PW	PRE/0417/PW
Limit	£1,000	£1,000
Call-out charge	Included	Included
Labour	Included	Included
Parts and Materials	Included	Included
Alternative Accommodation	Included	Included
Main Heating System	Included	Included
Plumbing and Drainage Problems	Included	Included
Home Security	Included	Included
Toilet Units	Included	Included
Domestic Power Supply	Included	Included
Lost keys	Included	Included
Vermin Infestation	Included	Included
Roofing	Not covered	Included

## Travel

Section	PRM/0616/PW	PRE/0417/PW
Cover	Not available	Automatically Included
<b>Cancellation and Disruption</b>		
Cancellation, Curtailment and 'get you there' Expenses	N/A	£10,000 (£100 excess)
Additional Travel and Accommodation Expenses	N/A	£2,500 (£100 excess)
Missed Departure	N/A	£750 (£100 excess)
Travel Delay Benefit	N/A	£200 (£25 excess)
Alteration of Itinerary	N/A	£3,000 (£100 excess)
<b>Medical, Repatriation and other Expenses</b>		
Medical and Repatriation Expenses	N/A	£5,000,000 (£100 excess)
Emergency Return to the UK	N/A	£5,000,000 (£100 excess)
Hospital Inconvenience Benefit	N/A	£1,000 (£25 excess)
Funeral Expenses	N/A	£10,000 (£100 excess)
<b>Personal Accident</b>		
Accidental Death	N/A	£50,000 (nil excess)
Loss of One Limb or One Eye	N/A	£50,000 (nil excess)
Loss of Two Limbs or Both Eyes or Loss of One Limb and One Eye	N/A	£50,000 (nil excess)

Permanent Total Disablement	N/A	£50,000 (nil excess)
<b>Delayed baggage and Travel Documents</b>		
Delayed Baggage	N/A	£200 (£25 excess)
Travel Documents	N/A	£500 (£100 excess)
<b>Hijack and Kidnap</b>		
Hijack and Kidnap	N/A	£3,000 (nil excess)
<b>Winter Sports</b>		
Equipment Hire	N/A	£250 (nil excess)
Ski Equipment	N/A	£500 (£100 excess)
Lift Pass	N/A	£300 (£25 excess)
Piste Closure	N/A	£300 (nil excess)
Avalanche Cover	N/A	£250 (£50 excess)

## Cyber

Section	PRM/0616/PW	PRE/0417/PW
Cover Limit	Not covered	£100,000
Cyber Home Systems Damage	Not covered	Included
Cyber Crime	Not covered	Included
Cyber Online Liability	Not covered	Included

© 2017 Plum Underwriting Ltd, all rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166

PRE/0417/PPC