

What's Changed Premier Home Insurance Policy - April 2017

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

The following document demonstrates any significant differences to the conditions of the policy and the cover between the September 2016 policy wording, with a wording reference of PRM/0916/PW, and the April 2017 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.

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 'Cancellation' section on page 2 & 3 has been amended.

4) The 'Financial Ombudsman Service' section on page 3 has been updated.

5) The following new definitions (see pages 7) have been added:

- Aggravated assault
- Bodily Injury

6) The 'Buildings' definition (see page 7) has been updated to include 'stables'.

7) The 'You/Your' definition (see page 11) has been updated to include new Section 9.

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

- 4. Index Linking
- 7. Sums Insured

9) 'General Exclusion' number 5 (see page 14) has been updated

10) The following 'Claims Conditions' (see pages 16) have been updated:

- c) Liability Claims

11) The following exclusion under 'Section 1 - Buildings' on page 24 has been deleted:

Loss or damage to **buildings** caused by **subsidence** or **heave** of the site on which the **buildings** stand or **landslip** caused by infill.

12) 'Section 9 - 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 '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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