

## What's Changed Amethyst Home Insurance Policy 2017

For Republic of Ireland home insurance policy wording reference: AMEI/0717/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 AMEI/0116/PW, and the July 2017 policy wording, with a wording reference of AMEI/0717/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 Services Ombudsman' section on page 3 has been updated.
- 6) The 'Underwriters' section under 'Authorisation, Regulation & Compensation' on page 4 has been updated and is now called 'Your Insurer'
- 7) The 'Financial Services Compensation Scheme' section under 'Authorisation, Regulation & Compensation' on page 4 has been updated.
- 8) The 'Protecting Your Information' section on page 5 has been updated.

Insured by

**LLOYD'S**  
Underwriters

Provided by

**Plum**  
UNDERWRITING

- 9) The 'Stamp Duties Consolidation Act 1999' section under 'Laws Applying' on page 6 has been updated.
- 10) The 'How to Make a Claim' section on page 6 has been updated.
- 11) The following new definitions (see pages 7-10) have been added:
- Domestic duties
  - Outdoor items
  - Precious metals
- 12) The following definitions (see pages 7-10) have been updated:
- Bodily injury
  - Buildings
  - Computer viruses
  - Contents
  - Domestic employee(s)
  - Fine art & antiques
  - Heave
  - Home
  - Schedule
  - Tenants Improvements
  - Valuables
- 13) The 'Outbuildings' definition has been deleted.
- 14) The 'You/Your' definition (see page 10) has been updated to include new Section 8.
- 15) The following 'General Conditions' (see pages 11 & 12) have been updated:
- 3. Building Works
  - 4. Index Linking
  - 7. Sums Insured
  - 8. Fraudulent Claims
- 16) The following 'General Conditions' has been deleted:
- Other Insurance
- 17) The following new 'General Conditions' (see pages 12) has been added:
- 10. Assignment
- 18) 'General Exclusions' numbers 1 & 4 (see page 13) has been amended.
- 19) 'General Exclusions' numbers 9, 10, 11 & 12 (see page 14) have been added.
- 20) The following 'Claims Conditions' (see page 15) have been updated:
- c) Liability Claims

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

- d) Disputes (now called 'Our Rights')

22) The 'What is covered' paragraph under 'Section 1 - Buildings' has been updated on page 17.

23) The 'How much we will pay' section under 'Section 1 - Buildings' has been updated on page 17.

24) The cover provided under 'Section 1 - Buildings' (see pages 17-20) has been updated and enhanced as follows:

Section	AMEI/0116/PW	AMEI/0717/PW
Replacement Locks	Unlimited - €50 excess	Unlimited - No excess
Loss of Metered Water, Oil and Gas	Not covered	€10,000

25) 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**

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

- Loss or damage to **outdoor items**

27) The 'What is covered' paragraph under 'Section 2 – Contents' has been updated on page 22.

28) The 'How much we will pay' section under 'Section 2 – Contents' has been updated on page 22.

29) The cover provided under 'Section 2 – Contents' (see pages 22-26) has been updated and enhanced as follows:

Section	AMEI/0116/PW	AMEI/0717/PW
Extended Replacement Cover	Not covered	125% of the contents sum insured
New Acquisitions	20% of the sum insured	25% of the sum insured
Replacement Locks	Unlimited - €50 excess	Unlimited – No excess
Temporary Sum Insured Increase	€10,000 (€1,000 single item)	20% of the sum insured (€1,000 single item)
Contents in Storage	20% of the total contents sum insured (€2,500 single item)	Up to the sum insured

30) The following exclusions under 'Section 2 – Contents' on page 27 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**.

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

- Loss or damage to gardens

32) 'Section 3 - Fine Art' (pages 28 & 29)

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	AMEI/0116/PW	AMEI/0717/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 (€50,000 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

33) 'Section 4 - Valuables' (pages 30 & 31)

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	AMEI/0116/PW	AMEI/0717/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.

34) The exclusions under 'Section 5 – Your Liabilities' on page 33 have been updated.

35) 'Section 6 - Legal Expenses & Identity Theft' (pages 34-46)

This section of cover has been entirely updated.

36) '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](http://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.

© 2017 Plum Underwriting Ltd, all rights reserved.

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

AMEI/0717/WC

Insured by  
**LLOYD'S**  
Underwriters

Provided by  
**Plum**  
UNDERWRITING