

# Policy Summary

## Premier Home Insurance Policy 2017

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

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### This Summary

This policy summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your policy.

### About Plum & Policy Underwriters

#### Plum Underwriting Limited

Plum Underwriting Limited is registered in England and Wales: 04509589, 50 Fenchurch Street, London, EC3M 3JY, and is authorised and regulated by the Financial Conduct Authority, FRN 309166

#### Underwriters

The underwriters for your policy are detailed on your policy schedule under the 'underwriters' section. You can also visit our website which shows further detail at [www.plum-underwriting.com/about/underwriting-capacity/](http://www.plum-underwriting.com/about/underwriting-capacity/)

All underwriters providing cover under this policy are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise in your schedule.

Further details can be found on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register)

### Words and their Meanings

Any words or phrases with special meanings have been defined and are shown in bold. A list of defined words and their meanings is shown in the 'Definitions – Words with Special Meanings' section of the policy wording, a specimen of which is available on request from your broker or insurance intermediary.

The policy documentation can also be made available to you in large print, audio or Braille on request via your broker or insurance intermediary.

### About the Premier Policy

Premier is a home insurance policy which is designed to cover the following:

- The buildings of your home
- Your contents including fine art and antiques and valuables
- Your liabilities to the public and any domestic employees
- Legal expenses and identity theft
- Travel
- Home emergency
- Cyber

It automatically provides cover for legal expenses, identity theft, home emergency travel and cyber.

The policy will relate to those sections of the insurance which you request and we agree to insure.

Cover is for physical loss or damage (all risks) for buildings, contents, fine art and antiques and valuables and provides world wide cover for your contents and valuables.

This is a very comprehensive policy and apart from needing to decide whether you insure your buildings and or contents there are no other optional extensions that are provided. However it's very important you discuss your requirements with your broker of insurance intermediary to ensure you get the right cover for you.

## Period of Insurance

The period covered by the insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

If we have agreed a different period of insurance to the normal 12 months your schedule will state the agreed period of insurance.

## Policy Fees

The following fees are applied to administer all Plum policies:

|                                 |        |
|---------------------------------|--------|
| New Business/Incepting of cover | £25.00 |
| Mid Term Adjustments            | £25.00 |
| Renewal                         | £25.00 |
| Cancellation                    | £25.00 |

Please note that should you choose to cancel your policy within the 'Cooling-Off Period', the new business/inception of cover fee will be refunded to you and no cancellation fee will be charged.

Please see the 'Cooling Off & Cancellation' section below for full details.

## Policy Benefits

We will insure you for physical loss or damage (which includes accidental damage) to the buildings, your contents, fine art and antiques, and valuables occurring during the period of insurance.

## Significant Policy Features & Benefits

| ADDITIONAL BUILDINGS COVER  | POLICY LIMIT   |
|---|--|
| The cost of alterations to the home, made necessary due to an identifiable physical injury to you caused by a sudden and unforeseen accident during the period of insurance   | Up to £50,000 in any one period of insurance                                 |
| The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 1  | Unlimited  |
| The rent you would have received but are unable to recover while the home cannot be lived in following loss or damage which is covered under Section 1  | Unlimited  |
| The cost of alternative accommodation for you and your pets and horses if you are required to move from your home by a public authority due to any danger from neighbouring property which has been damaged by an event which would otherwise have been covered by this policy had your home been damaged | Unlimited (but not more than 12 months from the date access is first denied) |
| The cost of re-landscaping your garden at your home if your garden is destroyed by fire, lightning, explosion, impact by any aircraft or other aerial devices, impact by rail or road vehicles or anything dropped from an aircraft, theft, vandalism and malicious damage                                | Unlimited (up to £2,500 for any one plant, tree or shrub)                    |

|  |  |
|--|--|
| The costs incurred to find the source of escape of<br>a) water, oil or gas (including LPG) from any domestic water or heating installation within the home including subsequent repairs to walls, floors and ceilings<br>b) water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the home but at the address shown on your schedule   | Unlimited  |
| Anyone buying the premises will be entitled to the benefit of Section 1 for the period from exchange of contracts (or if in Scotland from the date you accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is the sooner   | Up to the buildings sum insured  |
| Loss or damage to fixtures and fittings that would normally form part of your buildings whilst temporarily removed from your home to another building within the United Kingdom.   | Up to 10% of your buildings sum insured for any one claim                                  |
| If the keys to any external doors and windows, alarm systems and safes are lost or stolen, we will pay the cost of replacing and installing the locks and keys   | Unlimited  |
| The removal of illegally deposited waste from your home to a licensed waste management site and reinstating any damage cause by the illegal dumping of waste at your home  | Up to £50,000 any one claim  |
| Fatal injury if you suffer a physical injury as a result of:<br>a) fire or outward and visible violence by burglars at your premises<br>b) an assault in the United Kingdom that is not connected to any business or occupation<br>provided that death ensues within twelve (12) months of such injury   | Up to £100,000 per person (£5,000 if under sixteen (16) years of age) at the time of death |
| A reward to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance   | Up to £15,000  |
| The cost of alternative accommodation for you and your pets while your home is occupied by squatters.  | Unlimited  |
| Damage to the buildings caused when the fire service, the Police or the ambulance service have to make a forced entry because of an emergency to you.  | Unlimited  |
| Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under Section 1   | Unlimited  |
| The cost of restoring any loss or damage caused to landscaped gardens by the Emergency Services in attending the premises due to loss or damage which is covered under Section 1   | Unlimited  |
| We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance  | Unlimited  |
| The costs of metered electricity, gas (including LPG) or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the home without your consent   | Unlimited  |
| Loss, damage or legal liability arising out of the pollution or contamination of air, water or soil caused by an accident which happened during the period of insurance  | Up to £10,000,000 any one claim  |
| If you have received a report from a Arboricultural Association consultant or approved contractor that trees are within influencing distance of your buildings or your neighbours buildings and require immediate reduction or removal of the trees to prevent subsidence damage to your buildings or your neighbours buildings then we will pay for the required tree work to prevent a subsidence claim to your buildings or your neighbours buildings | Up to £5,000 any one claim   |
| Where you do not have solar, wind, or geothermal electrical power generating system, following a covered loss to your buildings and the heating system is damaged at the same time, as part of the agreed repair costs we will pay for you to upgrade and install a solar, wind or geothermal, electrical power generating system to your home   | Up to £5,000 any one period of insurance   |

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|---|--|
| The cost of improvements intended to prevent a future occurrence of loss or damage caused by escape of water or flood at the home listed on your schedule   | Up to £5,000 any one period of insurance |
| The cost to upgrade the security systems including alarms and locks following an aggravated burglary at your home   | Up to £10,000 any one claim              |
| Reinstating the buildings back to the pre altered position, if following a loss it is discovered that alterations were made to your listed buildings by a previous owner without planning permission and you are required by the local authority to reinstate back to the pre altered position. | Up to £5,000 any one period of insurance |
| If your buildings are rented out unfurnished we will cover your carpets, curtains and white goods under this section  | Up to £25,000 any one claim              |
| Loss or damage to your buildings caused by chewing, scratching, tearing, fouling and vomiting by your pets  | Up to £5,000 any one claim               |
| Where physical loss or damage occurs to your home as shown on your schedule whilst you are on holiday and your immediate return to your home is required, we will pay for such emergency travel expenses to enable you to return to your home   | Up to £2,500 any one claim               |
| Any amounts you become legally liable to pay as owner as damages for bodily injury or damage to property caused by an accident happening at the premises during the period of insurance   | Up to £10,000,000                        |

| <b>ADDITIONAL CONTENTS COVER</b>   | <b>POLICY LIMIT</b>  |
|--|--|
| The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 2.  | Unlimited  |
| The cost of alterations to the home made necessary due to an identifiable physical injury to you caused by a sudden and unforeseen accident during the period of insurance   | Up to £50,000 in any one period of insurance                                 |
| The costs incurred to find the source of escape of<br>a) water, oil or gas (including LPG) from any domestic water or heating installation within the home including subsequent repairs to walls, floors and ceilings<br>b) water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the home but at the address shown on your schedule | Unlimited  |
| If any home on your schedule cannot be lived in due to a covered loss under this policy we will pay for rent that you cannot recover as a landlord   | Unlimited  |
| If any home on your schedule cannot be lived in due to a covered loss under this policy we will pay for rent that you have to pay as a tenant  | Unlimited  |
| Loss or damage to newly acquired items of contents   | Up to 25% of the contents, sum insured in any one claim                      |
| The cost of alternative accommodation substantially the same as your existing accommodation for you and your pets and horses if you are required to move from your home by a public authority due to any danger from neighbouring property which has been damaged by an event which would otherwise have been covered by this policy had your home been damaged.                             | Unlimited (but not more than 12 months from the date access is first denied) |
| We will pay the cost of re-landscaping your garden at your home if your garden is destroyed 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   | Unlimited (up to £2,500 for any one plant, tree or shrub)                    |

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| Fraudulent use of your bank cards  | Up to £30,000 any one incident   |
| Physical loss of or physical damage to your money  | Up to £10,000 any one incident   |
| Fridge & Freezer Contents  | Unlimited  |
| If the keys to any external doors and windows, alarm systems and safes are lost or stolen, we will pay the cost of replacing and installing the locks and keys   | Unlimited  |
| We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance  | Unlimited  |
| The costs of metered electricity, gas (including LPG) or water for which you are legally responsible arising from its unauthorised use by persons taking possession or occupying the home without your consent                                       | Unlimited  |
| The cost involved in reinstating your electronic data including music, photographs and video digital downloads stored on your computer(s) or other personal electronic entertainment equipment as a result of loss or damage covered under section 2 | Unlimited  |
| Deeds, bonds, securities, or other similar private documents are lost or damaged as a result of a covered loss, we will pay the cost of replacing these personal documents   | Unlimited  |
| Loss or damage to additional contents between one month before and one month after:<br>a) a wedding, civil partnership, anniversary and birthday, and/or<br>b) a religious celebration   | Up to 20% of the contents sum insured for any one claim  |
| Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under Section 2   | Up to 3 years  |
| Loss or damage to guests, visitors and domestic employees' personal effects not insured elsewhere while in the home  | Unlimited (single item of jewellery or watches limit of £2,500)  |
| Physical loss or damage to students and boarders possessions inside the student or boarders accommodation or other occupied building or being carried between those buildings within the United Kingdom during the period of insurance               | Unlimited  |
| Loss or damage to contents belonging to your dependent family members who are residing in a nursing or residential care home   | Up to 10% of your contents sum insured for any one claim (single item, pair or set limit of £1,000)              |
| Loss or damage to marquees that you have hired   | Up to £50,000 any one claim (hired for no more than 7 days)  |
| We will pay for loss or damage to memorial stones and plaques anywhere in the United Kingdom in memory of your parent, spouse, partner or child and located in the United Kingdom  | Up to £5,000 any one incident  |
| A reward to anyone who gives information that leads to the arrest and conviction of anyone who committed an illegal act which resulted in a claim under this insurance   | Up to £15,000  |
| Loss or damage to your contents caused by chewing, scratching, tearing, fouling and vomiting by your pets  | Up to £5,000 any one claim   |
| Costs and expenses incurred by you if you are the victim of stalking and harassment during the period of insurance   | Up to £30,000 any one period of insurance (£10,000 for costs to upgrade the security including alarms and locks) |
| Costs and expenses incurred by you and benefit if you are the victim of an aggravated burglary at your home or aggravated assault in the United Kingdom during the period of insurance   | Up to £30,000 any one period of insurance (£10,000 for costs to upgrade the security                             |

|   |  |
|---|--|
|   | including alarms and locks/costs to provide security consultancy and/or professional security guard services)    |
| Costs and expenses incurred by you and benefit if you are the victim of a car jacking during the period of insurance  | Up to £30,000 any one period of insurance (£10,000 for emergency accommodation)                                  |
| Costs and expenses incurred by you and benefit as detailed below if you are the victim of road rage, air rage or hijack during the period of insurance  | Up to £30,000 any one period of insurance (£10,000 for emergency accommodation)                                  |
| Costs and expenses incurred by you and benefit as detailed below if you are the victim of kidnap during the period of insurance   | Up to £30,000 any one period of insurance (£10,000 for costs to upgrade the security including alarms and locks) |
| If you suffer a physical injury caused as a result of a fire or flood at your home during the period of insurance which is covered under your policy and you die from that injury within twelve (12) months   | Up to £100,000 per person (£5,000 if under sixteen (16) years of age) at the time of death                       |
| Where physical loss or damage occurs to your contents at a premises insured as shown on your schedule whilst you are on holiday and your immediate return to your home is required, we will pay for such emergency travel expenses to enable you to return to your premises | Up to £2,500 any one claim   |
| Any amounts you become legally liable to pay as occupier as damages for bodily injury or damage to property caused by an accident happening at the premises during the period of insurance  | Up to £10,000,000  |
| Any amounts you become legally liable to pay as a private individual as damages for bodily injury or damage to property caused by an accident happening anywhere in the world during the period of insurance  | Up to £10,000,000  |
| Any amounts you become legally liable to pay as damages for bodily injury to your domestic employee(s) caused by an accident arising from the work they are employed to do during the period of insurance   | Up to £10,000,000  |

## Significant or Usual Exclusions or Limitations

### Contents Cover

Unless otherwise agreed by us, the following limitations apply to contents:-

|   |                              |
|---|------------------------------|
| Fine art                                | Up to £50,000 per item       |
| Valuables                               | £10,000 per item or in total |
| Precious metals                         | Up to £10,000                |
| Quad bikes, tractors and ride on mowers | Up to £10,000                |
| Watercraft                              | Up to £10,000                |
| Home business contents                  | Up to £50,000                |
| Home business stock                     | Up to £5,000                 |

## General Exclusions

The following exclusions apply to all sections of this policy. Additional exclusions are shown in the sections to which they apply.

### What is not covered:

Any loss or damage

- that is not associated with the incident that caused you to claim
- occurring before cover starts or arising from an event before cover starts

- caused by deliberate acts by you or any of your employees
- or liability caused by deception other than by any person using deception to gain entry to your home
- caused by or resulting from the premises being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority
- caused by wear and tear to the buildings
- caused by gradual deterioration, rusting, corrosion, rot, fungus, warping, action of light, moth or vermin, rodents, insects, pests, mould, damp, infestation or climatic conditions;
- mechanical or electrical breakdown, fault or failure (other than cover for home emergency costs covered by Section 7)
- caused by coastal or river bank erosion

## Your Policy Documentation

### Information You Have Given Us

This quotation is based on the information that has been supplied to us by your broker or insurance intermediary.

In deciding to accept this policy and in setting the terms including premium we have relied on the information which you have provided to us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

You must tell us within fourteen (14) days of you becoming aware of any changes in the information you have provided to us which happens before or during any period of insurance.

When we are notified of a change we will tell you if this affects your policy.

### How to Make a Claim

To make a claim, you can contact us by telephone, email or post – please refer to the section ‘How to Make a Claim’ in your policy schedule for the contact details.

When notifying a claim, please provide your name, policy number (shown on your schedule), the name of your broker or insurance intermediary and with full details of the loss or damage.

There are a number of claims conditions that operate, please refer to the policy wording which explains your duties in the event of a claim and how we deal with your claim.

## Cooling Off & Cancellation

### Cooling-Off Period

If you find this insurance does not meet your requirements, you are entitled to cancel this insurance by notifying us via your broker or insurance intermediary in writing, by email or by telephone within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later.

Your broker or insurance intermediary contact details are shown on your schedule.

We will refund any premium you have paid, providing that you have not made a claim.

### Cancellation

#### 1. Cancellation of your policy by you:

You may cancel this policy at anytime by notifying us via your broker or insurance intermediary in writing, by email or by telephone.

Your broker or insurance intermediary contact details are shown on your schedule.

#### 2. Cancellation of your policy by us:

We may cancel this policy or any part of it if there are serious grounds to do so by giving you 30 days written notice via your broker or insurance intermediary detailing the reason for cancellation by recorded delivery to the correspondence address stated in your latest schedule.

We will detail the reason for the cancellation in our written notice to your broker or insurance intermediary.

Examples of where we would cancel your policy are as follows:

1. Where Plum Underwriting Ltd has been unable to collect a premium payment following non-payment correspondence issued to you or your broker or insurance intermediary. If you pay your premium to us through a direct debit facility, we will allow 21 days for the premium to be brought up to date. If you fail to do so we will cancel from the date at which you have paid the relevant premium.
2. A change in the information you have previously given us where we are able to demonstrate that we would not normally offer insurance.
3. Unacceptable behaviour by you such as abusive behaviour or language, intimidation or bullying of our staff or suppliers.
4. You have deliberately misrepresented any information given to us.
5. Your failure to cooperate with us in accordance with our claims conditions where it affects our ability to process your claim.
6. If you have acted fraudulent in any way.
7. You have deliberately or falsely overstated information given to us.

### 3. Cancellation by us following a fraudulent claim

If you make a fraudulent claim under this policy we will cancel your policy from the date of the fraudulent act and we will retain 100% of the premium.

### 4. Premium refund following cancellation of your policy:

In the event of cancellation by you, your premium refund will be calculated as follows:

If you cancel after the initial 14 day 'cooling off' period any refund will be on a proportional basis less the policy fee and always subject to the current period of insurance being claim free.

If you have made a claim in the period of insurance being cancelled we will retain 100% of the premium and no refund will be due to you.

In the event of cancellation by us, your premium refund will be calculated as follows:

Any refund will be on a proportional basis and always subject to the current period of insurance being claim free. If you have made a claim you will not be eligible for a refund and you must pay us any amount you still owe us for the full annual period for which you have been insured.

## **Customer Services & Complaints Procedure**

The underwriters, Plum Underwriting Ltd and your broker or insurance intermediary are committed to providing you with the highest standard of service at all times. If you have any questions or queries about your policy or the handling of any claim, in the first instance please contact your broker or insurance intermediary shown on your schedule.

### **Customer Complaints Procedure**

In the event that you wish to make a complaint regarding your policy or claim please follow the complaints procedure shown in your schedule.

The contact details for complaints regarding Section 6 - Legal Expenses and Identity Theft and Section 7 - Home Emergency are set out in those sections of cover.

### **Financial Ombudsman Service**

Complaints that Plum Underwriting or underwriters cannot resolve may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

You can refer your complaint to the Financial Ombudsman Service if you have not received a written final response in respect of your complaint within 8 weeks of the date your complaint was received by the parties detailed in the complaints procedure shown in your schedule or if you are unhappy with the decision following your complaint.

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You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR

From within the United Kingdom

Tel: 0800 023 4567 (free for people phoning from a 'fixed line', for example, a landline at home)

Tel: 0300 123 9123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 207 964 1000

Fax: +44 207 964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The complaint procedure does not affect your right to take legal action.

## Protecting Your Information

All personal information about you will be treated as private and confidential by Plum Underwriting Ltd and the underwriters (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance or where Plum Underwriting Ltd or the underwriters are required by law.

Some or all of the information you supply to Plum Underwriting Ltd in connection with your insurance proposal may be passed to the underwriters and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in the records of Plum Underwriting Ltd, whether electronically or manually. If you have any queries, please write to your broker or insurance intermediary.

Plum Underwriting Ltd and/or the underwriters and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

By agreeing to these terms and conditions you agree to these uses of your information.

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