

Policy Summary – Travel Section Only Premier Home Insurance Policy 2017

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

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/

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

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
- Home emergency
- Travel
- Cyber

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

Travel cover is also automatically provided. It is an annual multi trip policy (which includes cover for winter sports) for all permanent members of the family up to the age of 70. Cover is still available up to the age of 75 subject to completion of a Health Questionnaire form.

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

This is a very comprehensive policy 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.

Travel Policy Benefits

SECTION A – CANCELLATION AND DISRUPTION	POLICY LIMIT	EXCESS
Cancellation, curtailment and 'get you there expenses'	£10,000	£100
Additional travel and accommodation expenses	£2,500	£100
Missed departure	£750	£100
Travel delay benefit	£50 for the first 12 hour period, £25 for any subsequent period to a maximum of £200	£25
Alteration of itinerary	£3,000	£100

SECTION B – MEDICAL, REPATRIATION AND OTHER EXPENSES	POLICY LIMIT	EXCESS
Medical and repatriation expenses	£5,000,000	£100
Emergency return to the United Kingdom	£5,000,000	£100
Hospital inconvenience benefit	£50 for each completed 24 hour period up to the maximum of £1,000	£25
Funeral expenses	£10,000	£100

SECTION C – PERSONAL ACCIDENT	POLICY LIMIT	EXCESS
Accidental death	£50,000	Nil
Loss of one limb or one eye	£50,000	Nil
Loss of two limbs or both eyes or loss of one limb or one eye	£50,000	Nil
Permanent total disablement	£50,000	Nil

SECTION D – DELAYED BAGGAGE & TRAVEL DOCUMENTS	POLICY LIMIT	EXCESS
Delayed baggage	£200	£25
Travel documents	£500	£100

SECTION E – HIJACK & KIDNAP	POLICY LIMIT	EXCESS
Hijack & kidnap	£1,000 for each complete 24 hour period up to the maximum of £3,000	Nil

SECTION F – WINTER SPORTS	POLICY LIMIT	EXCESS
Equipment hire	£250 per day up to the maximum of £250	Nil
Ski equipment	£500	£100
Lift pass	£300	£25
Piste closure	£50 per day up to a maximum of £300	Nil
Avalanche cover	£250	£50

Travel General Exclusions

The following exclusions apply to the travel section of this policy.

What is not covered:

- You or any person on whose health the trip may depend whose condition may give rise to a claim, if:
 - a) during the two (2) years prior to the commencement of cover under this section you or any person on whose health the trip may depend has been referred for any treatment, surgery, investigations or follow-ups at any hospital, surgery or clinic for any of the following medical conditions:
 - i. asthma requiring inpatient treatment, bronchitis, any other lung or respiratory condition, cancer, any growth or form of malignancy, diabetes mellitus, epilepsy or fits, any kidney or bladder disorder, any mental or psychological condition; or
 - ii. any other medical condition that is ongoing or from which you or the person on whose health the trip may depend has suffered symptoms requiring inpatient treatment during the two (2) years prior to the commencement of cover under this policy and/or any trip.
 - b) you or any person on whose health the trip may depend has ever had cardiovascular problems, or other heart conditions, hypertension or any cerebrovascular problems that have occurred at anytime prior to the commencement of cover under this policy and/or prior to any trip.
 - c) you or any person on whose health the trip may depend has been diagnosed with a terminal condition (including a person travelling with you or a relative).
- Travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel.
- You being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified medical practitioner but not for the treatment of drug addiction).
- Any activities or sports not specifically included in the wording (unless specifically agreed by us)

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

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

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.

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.

© 2017 Plum Underwriting Ltd, all rights reserved.

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

Plum
UNDERWRITING