

## What's Changed Premier Home Insurance Policy 2018

For Republic of Ireland home insurance policy wording reference: PREI/0118/PW

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The Policy Wording, What's Changed document, Client Policy Summary, Broker Product Summary and all previous versions are available to download as PDF documents from the Plum Underwriting Ltd website as follows:

<http://www.plum-underwriting.com/document-centre/>

The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2017 policy wording, with a wording reference of PREI/0717/PW, and the 2018 policy wording, with a wording reference of PREI/0118/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.

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### Your Policy Documentation – Page 1

1) The following section has been added:

#### **Policy Fees**

Plum Underwriting Ltd apply fees to administer all Plum policies. Full details regarding our policy fees can be found on your schedule and policy summary.

Please note that should you choose to cancel your policy within the 'Cooling-Off Period', the new business/incepting of cover fee will be refunded to you and no cancellation fee will be charged. Please see the 'Cooling Off & Cancellation' section within the policy wording for full details.

### Cooling off and Cancellation – Pages 2 & 3

1) The following changes have been made to this section:

#### **Cancellation**

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

You may cancel this policy at anytime by notifying us through 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 through your broker or insurance intermediary detailing the reason for cancellation by recorded delivery to the correspondence address stated on your 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 **24 30** 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 fraudulently 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.

## How to Make a Claim – Page 6

1) The following changes have been made to this section:

To make a claim, **you** can contact **us** by telephone, email or post – please refer to the section 'How to Make a Claim' on **your 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 full details of the loss or damage.

There are a number of claims conditions that operate. Please refer ~~to pages 16 and 17~~ to the 'Claims Conditions' section of this **policy** wording as well as the individual sections of cover which explain **your** duties in the event of a claim and how **we** deal with **your** claim.

### **Emergency Repairs**

If emergency repairs are required to prevent further damage **you** should arrange for them to be completed immediately.

Should **you** require an emergency plumber or electrician please call the emergency number shown on **your schedule** and simply quote **your policy** number.

Please note that Section 7 of this **policy** covers **you** for Home Emergencies.

### Claims Guarantee

If **we** do not pay **your** claim within 4 working days after **you** have agreed **our** settlement figure, **we** will pay interest at **your** bank's base rate. **We** will not do this if **your** premium payments are not up to date or if **your** bank is not in the Republic of Ireland. **You** must provide **your** bank details at the time of settlement otherwise this offer does not stand.

## Definitions – Words with Special Meanings – Pages 7-11

1) The following 'Definitions – Words with Special Meanings' have been updated/added:

### Period of Insurance

The length of time the insurance is in force as shown on **your schedule** ~~and for which you have paid, and we have accepted a premium.~~

### Policy

- The **policy** wording (see the wording reference stated on **your schedule** which confirms which **policy** wording is applicable to **you**)
- **Your schedule**
- Any **endorsement(s)** shown on **your schedule**

~~The policy wording as referenced by the policy wording reference in your schedule, your schedule including any endorsement(s).~~

### Students and Boarders Possessions

The personal property (excluding valuables) of a permanent member of your household whilst living away from home at boarding school and/or studying full time at university or college.

## General Conditions – Pages 12 & 13

1) The following condition has been deleted & replaced:

### 6. Assignment

**You** cannot transfer **your** interest in this **policy** to anyone else without **our** written agreement.

### 6. Premium Payment

~~We will not make any payment under this **policy** unless **you** have paid the premium.~~

## General Exclusions – Pages 14 & 15

1) The following exclusion has been updated:

1. Any loss or damage:

- that is not associated with the incident that caused **you** to claim.
- ~~that commenced before cover starts occurring before cover starts or arising from an event before cover starts.~~
- caused by **deliberate wilful** acts by **you** or where any member of **your** family or household is concerned as principal or accessory 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.

**Examples of Wear & tear excluded under this policy include for example the following:**

- Damp formed over a period of time.
- Blocked or poorly maintained guttering.
- Failure of a flat roof due to age.
- Worn out carpets.

**Examples of Mechanical & electrical breakdown excluded under this policy include for example the following:**

- Electrical failure of an electrical component in televisions or computers.
- Mechanical failure of a clock mechanism.

**Claims Conditions – Pages 16 & 17**

1) The following condition has been updated:

**2. How we deal with your claim**

**e) Excess**

In respect of a single event, if **your** claim is for loss or damage under more than one section of **your policy**, **we will only deduct one excess rather than deduct an excess per section. The excess deducted will be the highest excess of the sections you are claiming under.**

~~If **your** claim is in respect of a single event and **we** are paying **you** under multiple sections of **your policy** then **we** will only deduct the highest **excess** of those sections rather than deducting each **excess** under each section.~~

**Section 1 – Buildings – 1.What is covered – Page 18**

1) The following section has been amended:

**We will pay for all physical loss and damage to your buildings (including rebuilding expenses) listed on your schedule up to the sum insured during the period of insurance, provided that the loss or damage is not excluded under this section, the General Conditions or under the General Exclusions.**

**Section 1 – Buildings – 3.Special Extensions – Pages 19-24**

1) The following special extensions have been updated/added:

We will pay for:	We will not pay:
1. Alternative Accommodation The cost of using other accommodation substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for <b>you</b> and <b>your</b> pets and horses as the <b>home</b> cannot be lived in following loss or damage which is covered under Section 1.	a) any costs recoverable elsewhere. b) any costs incurred before <b>we</b> provided <b>our</b> agreement to pay. <b>c) any alternative accommodation payable after the property is reinstated and ready for habitation.</b>
4. Denial of Access The cost of alternative accommodation substantially the same as <b>your</b> existing accommodation for <b>you</b> and <b>your</b> pets and horses, if <b>you</b> are required to move from <b>your home</b> 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 <b>policy</b> had <b>your home</b> been damaged.	a) more than <del>12 months</del> <b>3 years</b> from the date when access is first denied. b) any costs recoverable elsewhere. c) any costs incurred before <b>we</b> provided <b>our</b> agreement to pay.

<p>8. Replacement Locks  <b>Costs you have to pay for replacing and installing locks and keys to safes, alarms, external doors and windows of the home following:</b>  a) theft or loss of <b>your keys</b>; or  b) where there is evidence that such keys have been copied by an unauthorised person.  <del>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.</del>  No <b>excess</b> applies to this Special Extension.</p>	
<p>12. Fatal Injury  <b>We will pay a benefit if you suffer a physical injury as a result of:</b>  a) a fire or outward and visible violence by burglars at <b>your premises</b>, or  b) an assault in the Republic of Ireland <del>that is not connected to any business or occupation</del>  provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than €25,000 per person (or <del>€5,000</del> <b>€10,000</b> for anyone under sixteen (16) years of age) at the time of death.  b) this extension more than once under <b>your policy</b> for any one incident.  c) <b>domestic employees</b>.</p>
<p>25. Listed Property Planning Protection  Reinstating the <b>buildings</b> back to the pre altered position, if following a loss it is discovered that alterations were made to <b>your listed buildings</b> by a previous owner without planning permission and <b>you</b> are required by the local authority to reinstate back to the pre altered position.</p>	<p>a) more than <del>€5,000</del> <b>€25,000</b> in any one <b>period of insurance</b>.  b) any alterations <b>you</b> have made to the <b>buildings</b>.</p>
<p>30. Security Expenses  <b>Costs incurred by you to:</b>  a) refill fire extinguisher appliances  b) replace used sprinkler heads  c) reset fire, intruder alarms and closed circuit television equipment  following loss or damage which is covered under Section 1 – Buildings.</p>	
<p>31. Removal of Nests  <b>Costs incurred by you to remove bees, wasps and hornets nests from the premises.</b></p>	

## Section 1 – Buildings – Exclusions – Page 24

1) The following exclusion has been deleted:

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

- to **swimming pools**, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless **your home** is damaged by the same cause and at the same time
- ~~occurring as a result of the **buildings** undergoing demolition, structural alterations or structural repairs~~
- caused by **settlement**
- caused by riverbank or coastal erosion
- arising from defective materials or faulty workmanship
- arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of **your home** are damaged by the same cause and at the same time

## Section 2 – Contents – 4.Special Extensions – Pages 26-34

1) The following special extensions have been updated/added:

We will pay for:	We will not pay :
<p>1. Alternative Accommodation The cost of using other accommodation substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for <b>you</b> and <b>your</b> pets and horses as the <b>home</b> cannot be lived in following loss or damage which is covered under Section 2.</p>	<p>a) any costs recoverable elsewhere. b) any costs incurred before <b>we</b> provided <b>our</b> agreement to pay. c) any alternative accommodation payable after the property is reinstated and ready for habitation.</p>
<p>9. Money and Bank Cards <b>Your money</b> and <b>bank cards</b> are insured against physical loss or physical damage occurring anywhere in the world during the <b>period of insurance</b>. <b>We</b> will pay any amounts that <b>you</b> legally have to pay if <b>your bank cards</b> have been used without <b>your</b> permission after they have been lost or stolen, <del>provided you follow all the terms under which the bank cards were issued.</del></p>	<p>a) more than €30,000 for <b>bank cards</b> for any one incident. b) more than €10,000 for <b>money</b> for any one incident. c) <b>money</b> left in an unattended vehicle.</p>
<p>11. Replacement Locks <b>Costs you</b> have to pay for replacing and installing locks and keys to safes, alarms, external doors and windows of the <b>home</b> following: a) theft or loss of <b>your</b> keys; or b) where there is evidence that such keys have been copied by an unauthorised person. <del>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.</del> No <b>excess</b> applies to this Special Extension.</p>	
<p>21. Nursing/Residential Care Home Cover Loss or damage to <b>contents</b> belonging to <b>your</b> dependent family members who are residing in a nursing or residential care home.</p>	<p>a) more than 10% of <b>your contents sum insured</b> for any one claim. b) any single item, pair or set over <del>€1,000</del> €1,500.</p>
<p>32. Fatal Injury following Catastrophe Claim If <b>you</b> suffer a physical injury caused as a result of a fire or flood at <b>your home</b> during the <b>period of insurance</b> which is covered under <b>your policy</b> and <b>you</b> die from that injury within twelve (12) months, <b>we</b> will pay a benefit of €100,000 for each adult that dies.</p>	<p>a) more than €100,000 per person (or <del>€5,000</del> €10,000 for anyone under sixteen (16) years of age) at the time of death. b) <b>domestic employees</b>. c) any cost as a result of self inflicted physical injury, suicide or attempted suicide. d) more than €100,000 per person (or <del>€5,000</del> €10,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>
<p>35. Contents Kept Elsewhere Loss or damage to <b>contents</b> belonging to <b>you</b> whilst kept at another property owned by <b>you</b>.</p>	<p>a) more than €5,000 any one claim.</p>

## Section 4 – Valuables – 2.How much we will pay – Page 39

1) The following section has been amended:

The full cost of repair or replacement up to the **sum insured** shown on **your schedule** or up to any other limit shown below under specific limits and special extensions.  
The basis of settlement is **our** sole discretion.

~~Items, pairs or sets worth more than €25,000 must be specified individually and held on file by us or your broker or insurance intermediary. For valuables not listed individually in a specification, the full value is the replacement cost or current market value, whichever is the greater.~~

## Section 4 – Valuables – 3.Special Limits – Page 39

1) The following section has been added:

Items, pairs or sets worth more than €25,000 must be specified individually. For **valuables** not listed individually on **your schedule**, the full value is the replacement cost or current market value, whichever is the greater.

## Section 6 – Legal Expenses & Identity Theft – Pages 44-56

1) The following conditions have been updated/added:

### 1. Claims

c) **You** must supply at **your** own expense all of the information which **we** reasonably require to decide whether a claim may be accepted. ~~Where it is necessary to start court proceedings or a conflict of interest arises, and you wish to nominate a legal representative to act for you, you may do so. Where you have elected to use a legal representative of your own choice you will be responsible for any advisers' costs in excess of our standard advisers' costs.~~

d) The **adviser** must represent **you** in accordance with **our** standard conditions of appointment available on request.

### 4. Cancellation

~~This cover is provided automatically as part of your main insurance contract and cannot be cancelled in isolation. For details on how to cancel your main insurance contract please contact see the 'Cooling Off and Cancellation' section at the beginning of this policy wording~~

~~This cover is provided automatically as part of your main insurance contract and cannot be cancelled in isolation. For details on how to cancel your main insurance contract please contact your insurance adviser.~~

~~We may cancel the insurance by giving 14 days' notice in writing to you at the address shown on the schedule, or alternative address provided by you. No refund of premium shall be made.~~

~~We will only invoke this right in exceptional circumstances as a result of you behaving inappropriately, for example:~~

- ~~• Where we have a reasonable suspicion of fraud~~
- ~~• You use threatening or abusive behaviour or language or intimidation or bullying of our staff or suppliers~~

### 7. Change in Law

Cover under this policy is based on laws and regulations in force at the time that it was written. If we believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, we reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

## Section 7 – Home Emergency – 2.Exclusions – Pages 57-60

1) The following exclusion has been deleted:

~~7. Boiler claims within the months of May to August.~~

## Section 8 – Travel – Definitions – Page 62 & 63

1) The following definition has been amended:

### **Trip**

A holiday or a business **trip** (non-manual tasks only) which commences and ends in the Republic of Ireland, including travel in the Republic of Ireland if **you** stay for at least two (2) nights in pre-booked paid accommodation during the **period of insurance provided no single trip lasts longer than ninety (90) days (thirty (30) days for winter sports.**

Cover under Table of Benefits Section A commences at the time **you** book the **trip** during the **period of insurance.**

Cover commences during the **period of insurance** when **you** leave **your home** or place of work whichever occurs last and ends when **you** return to **your home** or place of work or the date shown on **your schedule** whichever occurs first.

### **End of 'Premier 2018 - 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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