

# What's Changed eFlex Home Insurance Policy 2019

**For UK home insurance policy wording reference: EFLX/0119/PW**

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The following document demonstrates all significant differences to the conditions of the policy, and the cover between the 2016 policy wording, with a wording reference of EFLX/0116/PW, and the 2019 policy wording, with a wording reference of EFLX/0119/PW.

**IMPORTANT:** The changes 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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1) The word 'underwriter' has been replaced with 'insurer' throughout

2) The following paragraphs have been added to 'Your Policy' on Page 1

In return for payment of the premium shown on your schedule and/or statement of fact, 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 on your schedule and/or statement of fact.

Upon request Plum Underwriting Ltd can provide Braille, audio or large print versions of the policy and the associated documentation. If you require an alternative format you should contact Plum Underwriting Ltd through whom this policy was arranged.

3) The 'Correct Information and Changes in Circumstances' section on Page 1 & 2 has been replaced with 'Information You Have Given Us' and 'Changes in Circumstances'.

4) The 'Cancellation' section on Page 2 & 3 has been amended.

5) The 'Financial Ombudsman Service' section on Page 3 has been updated.

6) Plum Underwriting Limited's registered address on Page 4 has been updated

7) The Financial Conduct Authority's address on Page 4 has been updated

8) The Prudential Regulation Authority's telephone number on Page 4 has been updated

9) The Financial Services Compensation Scheme's address and telephone number on Page 5 have been updated

10) The 'Protecting your Information' section on Page 5 has been replaced with 'Use of Personal Data'.

11) The 'How to Make a Claim' section on Page 6 has been amended

12) The following definitions on Pages 7-11 have been amended/replaced:

- Bodily Injury
- Computer Viruses
- Heave

- Money
- Period of Insurance
- Policy
- Tenants/Leaseholders Fixtures & Fittings

13) The following General Conditions on Pages 11 & 12 have been amended/replaced:

- Building Works
- Index Linking
- Sums Insured
- Fraudulent Claims

14) General Condition '6. Premium Payment' on Page 11 has been deleted and replaced with General Condition '6. Assignment'

15) General Exclusion 9 on Page 14 has been updated

16) The following General Exclusion on Page 14 has been deleted:

Any reduction in value of the property insured following repair or replacement paid for under this insurance

17) The following General Exclusion on Page 14 has been added:

Any claim under this policy unless you transact your UK insurance business for this policy through a UK bank account in Sterling for the payment of premium from and the payment of claims to you

18) The following Claims Conditions on Pages 15 & 16 have been amended/replaced:

### 1. Your duties in the event of a claim – Things you need to do

- c) Liability Claims
- f) Other Information and Assistance
- i) Evidence & Value
- j) Your Property

### 2. How we deal with your claim

- e) Excess

19) The following cover under 'Section 1 – Buildings – Standard Cover' on Pages 17 & 18 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the <b>buildings</b> for physical loss or damage caused by	<b>We will not pay</b>
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage while the <b>home</b> is <b>unoccupied</b> . b) any amount over £50,000 for clean up costs following an escape of oil. c) for loss or damage caused by escape of oil from an oil tank unless <b>you</b> can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.
9. <b>subsidence</b> or <b>heave</b> of the site on which the <b>buildings</b> stand or <b>landslip</b>	a) for loss or damage to <b>swimming pools</b> , hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless <b>your home</b> is damaged by the same cause and at the same time. b) for loss or damage caused by impact and infill. c) for loss or damage occurring while the <b>buildings</b> are undergoing demolition, structural alterations or structural repairs. d) for loss or damage caused by <b>settlement</b> .

	<p>e) for loss or damage caused by riverbank or coastal erosion.</p> <p>f) for loss or damage arising from defective materials or faulty workmanship.</p> <p>g) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of <b>your home</b> are damaged by the same cause and at the same time.</p>
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20) The following cover under 'Section 1 – Buildings – Additional Cover' on Pages 18-21 have been amended as follows (change showing in red & yellow):

<b>What is covered</b>	<b>What is not covered</b>
<p>This section of the insurance also covers</p> <p><b>C – Loss of Rent/Alternative Accommodation</b> The rent <b>you</b> would have received but are unable to recover while the <b>home</b> cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover; or</p> <p>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 <b>and horses</b> as the <b>home</b> cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover.</p>	<p><b>We</b> will not pay</p> <p>a) any amount over 20% of the <b>sum insured</b> for the <b>buildings</b> damaged or destroyed.</p> <p>b) any loss of rent or alternative accommodation payable after the property is reinstated and ready for habitation.</p> <p>c) any costs incurred without <b>our</b> agreement to pay.</p> <p>d) any costs recoverable elsewhere.</p> <p>e) more than 12 months for this additional cover.</p> <p>f) any loss of rent at the same time as paying the cost of alternative accommodation</p> <p>g) any alternative accommodation at the same time as paying loss of rent.</p>
<p><b>F – Sale of <b>your</b> Premises</b> Anyone buying the <b>premises</b> will be entitled to the benefit of section 1 for the period from exchange of contracts (or if in Scotland from the date <b>you</b> accept the offer of purchase) until completion of the sale or expiry of the insurance whichever is the sooner.</p>	<p>a) if the <b>buildings</b> are more specifically insured under any other insurance.</p> <p><b>b) any claim under any other additional covers of this policy</b></p>
<p><b>G – Trace &amp; Access</b> The costs incurred to find the source of escape of:</p> <ul style="list-style-type: none"> <li>• Water, oil or gas <b>(including LPG)</b> from any domestic water or heating installation within the <b>home</b> including subsequent repairs to walls, floors and ceilings.</li> <li>• Water from underground service pipes, cables, sewers and drains for which <b>you</b> are legally responsible outside the <b>home</b> but at the address shown on <b>your schedule and/or statement of fact</b>.</li> </ul>	<p>a) more than £5,000 for any one incident in any <b>period of insurance</b>.</p> <p>b) any cost incurred whilst <b>your home</b> is <b>unoccupied</b>.</p>
<p><b>I – Squatters</b> The cost of alternative accommodation for <b>you</b> and <b>your</b> pets <b>and horses</b> while <b>your home</b> is occupied by squatters.</p>	<p>a) more than £5,000 any one claim.</p>
<p><b>L – Replacement Locks</b> Costs <b>you</b> have to pay for replacing <b>&amp; installing</b> locks and keys to safes, alarms, <b>outside external</b> doors and windows of the <b>home</b> following:</p> <p>a) theft or loss of <b>your</b> keys; or</p> <p>b) where there is evidence that such keys have been copied by an unauthorised person.</p>	<p>a) any amount over £2,500 for any <b>period of insurance</b>. If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £2,500 in total.</p>
<p><b>O – Unauthorised Use of Electricity Gas or Water</b> The costs of metered electricity, gas <b>(including LPG)</b> or water for which <b>you</b> are legally responsible arising from its unauthorised use by persons taking possession or occupying the <b>home</b> without <b>your</b> consent.</p>	<p>a) more than £2,500 any one claim.</p> <p>b) where <b>you</b> have not acted as soon as practicably possible to stop the unauthorised use once <b>you</b> had been made aware of the unauthorised use.</p>

21) The following condition under 'Section 1 – Buildings – Conditions that Apply to this Section Only' on Pages 22 has been deleted:

**Your sum insured**

1. **We** will not reduce the **sum insured** under section 1 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

22) The following cover under 'Section 2 – Contents – Standard Cover' on Page 23 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This insurance covers the <b>contents</b> for physical loss or damage caused by	<b>We</b> will not pay
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage while the <b>home</b> is <b>unoccupied</b> . b) any amount over £50,000 for clean up costs following an escape of oil. c) for loss or damage caused by escape of oil from an oil tank unless <b>you</b> can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.
8. any person taking part in a riot, violent disorder, strike, labour disturbance, <del>or</del> civil commotion <del>or</del> acting maliciously.	a) for loss or damage while the <b>home</b> is <b>unoccupied</b> .
9. <b>subsidence</b> or <b>heave</b> of the site on which the <b>buildings</b> stand or <b>landslip</b> .	a) for loss or damage caused by impact and infill. b) for loss or damage occurring while the <b>buildings</b> are undergoing demolition, structural alterations or structural repairs. c) for loss or damage caused by <b>settlement</b> . d) for loss or damage caused by riverbank or coastal erosion. e) for loss or damage arising from defective materials or faulty workmanship. f) for loss or damage arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of <b>your home</b> are damaged by the same cause and at the same time.

23) The following cover under 'Section 2 – Contents – Additional Cover' on Pages 24-28 have been amended as follows (change showing in red & yellow):

What is covered	What is not covered
This section of the insurance also covers	<b>We</b> will not pay
A – <b>Accidental Damage</b> to Electronic Equipment <b>We</b> will pay for <b>accidental damage</b> to the following electronic equipment situated in <b>your home</b> : • televisions, satellite decoders • audio and visual equipment including MP3 players, cameras and portable DVD and BluRay players • radios • home computers, laptops, tablets, e-readers • gaming consoles including hand held gamers • mobile phones	a) for damage or deterioration caused in the process of repair, renovation, or dismantling. b) for damage to tapes, records, cassettes, discs, memory sticks or computer software. c) for mechanical or electrical faults or breakdown. d) for loss or damage while the <b>home</b> is <b>unoccupied</b> .
B – <b>Accidental Damage</b> of Fixtures & Fittings <b>We</b> will pay for <b>accidental damage</b> to: • fixed glass and double glazing • <b>sanitary ware</b> • mirrors • glass tops and fixed glass in furniture	a) for the cost of repairing, removing or replacing frames. b) for loss or damage while the <b>home</b> is <b>unoccupied</b> .

<ul style="list-style-type: none"> <li>• ceramic hobs forming part of the <b>buildings</b> which <b>you</b> are legally liable for as a tenant and do not have other insurance for.</li> </ul>	
<p><b>E – Alternative Accommodation</b> 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 <b>and horses</b> as the <b>home</b> cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 10 in Section 2 – Contents – Standard Cover.</p>	<ul style="list-style-type: none"> <li>a) any amount over 20% of the <b>contents sum insured</b>.</li> <li>b) more than 12 months for this additional cover.</li> <li>c) any costs recoverable elsewhere.</li> <li>d) any costs incurred without <b>our</b> agreement to pay.</li> <li>e) <b>any alternative accommodation payable after the property is reinstated and ready for habitation. -any cost alternative accommodation costs you have to pay after the property is reinstated and ready for habitation.</b></li> <li>f) <b>any alternative accommodation at the same time as paying loss of rent.</b></li> </ul>
<p><b>G – Accidental Damage to Services</b> <b>We</b> will pay for <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>• domestic oil pipes</li> <li>• underground water-supply pipes</li> <li>• underground sewers, drains and septic tanks</li> <li>• underground gas pipes</li> <li>• underground cables</li> </ul> <p>which <b>you</b> are legally liable for as tenant only.</p>	<p><b>a) for loss or damage while the home is unoccupied.</b></p>
<p><b>I – Replacement Locks</b> Costs <b>you</b> have to pay for replacing <b>&amp; installing</b> locks and keys to safes, alarms, <b>outside external</b> doors and windows of the <b>home</b> following:</p> <ul style="list-style-type: none"> <li>a) theft or loss of <b>your</b> keys; or</li> <li>b) where there is evidence that such keys have been copied by an unauthorised person.</li> </ul>	<ul style="list-style-type: none"> <li>a) any amount over £2,500 for any <b>period of insurance</b>. If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £2,500 in total.</li> </ul>
<p><b>L – Reinstating Data</b> The cost involved in reinstating <b>your</b> electronic data including digital downloads stored on <b>your</b> computer(s) or other personal electronic entertainment equipment as a result of loss or damage covered under section 2.</p>	<ul style="list-style-type: none"> <li>a) more than £2,500 in any one claim.</li> <li><b>b) any illegal data</b></li> </ul>

24) The following condition under ‘Section 2 – Contents – Conditions that Apply to this Section Only’ on Pages 29 has been deleted:

**Your sum insured**

1. **We** will not reduce the **sum insured** under section 2 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

**End of ‘eFlex 2019 - What’s changed?’ Document.**