

## What's Changed Unoccupied Home Insurance Policy 2019

**For Unoccupied Republic of Ireland home insurance policy wording reference: UNCI/0119/PW**

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The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of UNCI/0118/PW, and the 2019 policy wording, with a wording reference of UNCI/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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<http://www.plum-underwriting.com/document-centre/>

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1) The insurer/underwriter for the following sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium:

Section 1 – Buildings

Section 2 – Contents

Section 3 – Accidents to Domestic Employees

Section 4 – Legal Liability to the Public

2) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)

3) 'Your Insurers' section has been updated (page 4)

4) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)

5) 'National Bank of Belgium' section has been added (page 4)

6) 'Financial Services & Markets Authority' section has been added (page 5)

7) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5 & 6)

8) 'United Kingdom Contracts (Rights of Third Parties) Act 1999' has been deleted (page 5)

9) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 6)

10) 'Customer Service' has been updated under 'Section 5 – Legal Expenses – Claims Procedure' (page 47)

11) 'Privacy & Data Protection Notice' has been added under 'Section 5 – Legal Expenses – Claims Procedure' (pages 48)

**End of 'Unoccupied 2019 - What's changed?' Document.**

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