

What's Changed Flex Home Insurance Policy 2019

For UK home insurance policy wording reference: FLX/0519/PW

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 FLX/0118/PW, and the 2019 policy wording, with a wording reference of FLX/0519/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/>

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'The Financial Conduct Authority' contact details have been updated (page 4)
- 3) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 5 & 6)
- 4) 'Personal Possessions' definition has been updated (page 9):
- 5) The following 'General Conditions' have been updated (page 12 & 13):
 3. Building Works
 8. Sums Insured
 10. No Claim Discount
- 6) 'General Exclusion 9' has been updated (page 15)
- 7) The following cover under 'Section 1 – Buildings – Standard Cover' has been amended as follows (pages 18 & 19):

This insurance covers the buildings for physical loss or damage caused by:	We 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	<p>a) for loss or damage while the home is unoccupied.</p> <p>b) for loss or damage caused by escape of oil from an oil tank unless you 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</p>

8) The following cover under 'Section 1 – Buildings – Additional Cover' has been amended as follows (pages 19-22):

This section of the insurance also covers:	We will not pay:
<p>H – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.</p>	<p>a) more than £5,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than £5,000 in total. b) for loss of oil whilst your home is unoccupied. c) any loss of oil from an oil tank unless you 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</p>

9) The following cover under 'Section 2 – Contents – Standard Cover' has been amended as follows (pages 24):

This insurance covers the contents for physical loss or damage caused by:	We will not pay:
<p>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</p>	<p>a) for loss or damage while the home is unoccupied. b) for loss or damage caused by escape of oil from an oil tank unless you 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</p>

10) The following cover under 'Section 1 – Contents – Additional Cover' has been amended as follows (pages 25-29):

This section of the insurance also covers:	We will not pay:
<p>H – Fatal injury Fatal injury to you, happening at the premises, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than £10,000 for each insured person (or £5,000 for each insured person under sixteen (16) years of age) at the time of death. b) more than once under your policy for any one incident. c) for domestic employees.</p>
<p>K – Loss of Oil Loss of domestic oil from fixed fuel oil tanks</p>	<p>a) more than £5,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than £5,000 in total. b) for loss of oil whilst your home is unoccupied. c) any loss of oil from an oil tank unless you 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</p>

11) The following exclusions have been added 'Section 4 – Legal Liability to the Public' (page 33):

What is not covered

We will not pay **you** for any liability:

l) arising as a result of escape of oil from an oil tank unless **you** 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

m) arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

End of 'Flex 2019 - What's changed?' Document.

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