

## What's Changed Unoccupied Home Insurance Policy 2019

**For Unoccupied UK home insurance policy wording reference: UNC/0519/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 UNC/0118/PW, and the 2019 policy wording, with a wording reference of UNC/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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- 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)
- 4) 'Inspecting your Property' section has been updated (page 11):
- 5) The following 'General Conditions' have been updated (page 12-13):
  3. Building Works
  8. Sums Insured
  10. Security of the Property
- 6) The following 'General Condition' have been deleted (page 12):
  10. No Claim Discount

7) The following cover under 'Section 1 – Buildings – Gold Standard Cover' has been amended as follows (pages 31 & 32):

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	<p>a) more than £7,500 per claim. If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £7,500 in total.</p> <p>b) 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.</p>

8) The following cover under 'Section 1 – Buildings – Gold Additional Cover' has been amended as follows (page 34):

This section of the insurance also covers:	<b>We will not pay:</b>
<b>G – Loss of Oil</b> Loss of domestic oil from fixed fuel oil tanks.	<p>a) more than £1,000 in 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 £1,000 in total.</p> <p>b) any loss 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</p>

9) The following cover under 'Section 2 – Contents – Gold Standard Cover' has been amended as follows (pages 36 & 37):

This insurance covers the <b>contents</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	<p>a) more than £7,500 per claim. If <b>you</b> claim for such loss under sections 1 and 2, <b>we</b> will not pay more than £7,500 in total.</p> <p>b) 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.</p>

10) The following cover under 'Section 2 – Contents – Gold Additional Cover' has been amended as follows (page 37):

This section of the insurance also covers:	We will not pay:
<p><b>C – Loss of Oil</b> Loss of domestic oil from fixed fuel oil tanks</p>	<p>a) more than £1,000 in 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 £1,000 in total.  <b>b) 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</b></p>

11) 'Section 3 – Accidents to Domestic Employees' has been updated so cover will now apply to buildings and/or contents cover unless otherwise stated on your schedule (page 38)

12) The following exclusions have been added 'Section 4 – Legal Liability to the Public' (page 40):

**What is not covered**

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

- j) 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
- k) 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.

13) The insurer/underwriter under 'Section 5 –Legal Expenses' has been changed to AmTrust Europe Ltd.

14) 'Data Protection' section has been replaced with 'Privacy & Data Protection Notice' under 'Section 5 – Legal Expenses – Customer Services' (page 48)

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

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