

What's Changed

Let - Landlords Home Insurance Policy 2019

For UK landlords home insurance policy wording reference: LET/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 LET/0118/PW, and the 2019 policy wording, with a wording reference of LET/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) 'Unoccupied' definition has been updated (page 10):
- 5) The following 'General Conditions' have been updated (page 11-13):
 2. Safeguarding your Property
 3. Building Works
 8. Sums Insured
 10. No Claim Discount
 11. Inspection of the Premises whilst the Home is Tenanted
 13. When your Tenant Vacates the Home
 14. When the Home is Unoccupied
 16. House of Multiple Occupancy
- 6) The following 'General Condition' has been added (page 13):
17. Between Tenants

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	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

8) The following cover under 'Section 1 – Buildings – Additional Cover' has been amended as follows (pages 20-23):

This section of the insurance also covers:	We will not pay:
N – Loss of Oil Loss of domestic oil from fixed fuel oil tanks.	a) more than £2,500 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £2,500 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

9) The following cover under 'Section 2 – Landlords Contents – Standard Cover' has been amended as follows (pages 25 & 26):

This insurance covers the landlords contents 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	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

10) The following cover under 'Section 2 – Landlords Contents – Additional Cover' has been amended as follows (pages 26 & 27):

This section of the insurance also covers:	We will not pay:
C – Loss of Oil Loss of domestic oil from fixed fuel oil tanks	a) more than £2,500 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £2,500 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

11) 'Part A – Legal Liability' under 'Section 4 – Legal Liability to the Public' has had a complete rewrite (page 31 & 32)

12) The insurer/underwriter under 'Section 5 – Landlords Legal Expenses & Rent Guarantee' has been changed to AmTrust Europe Ltd.

13) '1. Tenant Eviction & Rent Arrears Pursuit' under 'Section 5 – Landlords Legal Expenses' has had the following exclusion added (page 37):

What is not covered

Claims:

f) where the eviction of the **tenant** is dealt with by a notice issued by the Home Office.

14) The following exclusion has been added to 'Section 5 – Landlords Legal Expenses & Rent Guarantee – Exclusions' (page 40):

What is not covered

1. There is no cover where:

- **you** commit, or are alleged to have committed, a criminal offence, or **you** are liable to a civil penalty unless this policy expressly covers **you** in the event of such offence or penalty.

15) 'Data Protection' section has been replaced with 'Privacy & Data Protection Notice' under 'Section 5 – Landlords Legal Expenses & Rent Guarantee – Customer Services' (page 45)

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

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