

## What's Changed Flex Home Insurance Policy 2019

**For Republic of Ireland home insurance policy wording reference: FLXI/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 FLXI/0118/PW, and the 2019 policy wording, with a wording reference of FLXI/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) The insurer/underwriter for all sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium.
- 2) 'Cooling-Off Period' section has been updated (page 2)
- 3) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)
- 4) 'Your Insurers' section has been updated (page 4)
- 5) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)
- 6) 'National Bank of Belgium' section has been added (page 4)
- 7) 'Financial Services & Markets Authority' section has been added (page 5)
- 8) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5)
- 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) 'Personal Possessions' definition has been updated (page 10)

11) The following 'General Conditions' have been updated (page 12 & 13):

- 3. Building Works
- 4. Index Linking
- 8. Sums Insured
- 10. No Claim Discount

12) The following 'General Conditions' have been added (page 13):

- 11. Chimney Maintenance

13) 'General Exclusion 10' has been updated (page 15)

14) The following cover under 'Section 1 – Buildings – Standard Cover' has been amended as follows (pages 18 & 19):

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	<ul style="list-style-type: none"> <li>a) for loss or damage while the <b>home is unoccupied</b>.</li> <li>b) <del>any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago</del> 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</li> </ul>

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

This section of the insurance also covers:	<b>We will not pay:</b>
<b>H – Loss of Oil</b> Loss of domestic oil from fixed fuel oil tanks.	<ul style="list-style-type: none"> <li>a) more than €5,000 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 €5,000 in total.</li> <li>b) for loss of oil whilst <b>your home is unoccupied</b>.</li> <li>c) <del>any loss of oil from an oil tank installed more than 10 years ago</del> 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</li> </ul>

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

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) for loss or damage while the <b>home</b> is <b>unoccupied</b>.</p> <p>b) <del>any loss or damage caused by the escape of oil from an oil tank installed more than 10 years ago</del> 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>

17) The following cover under 'Section 1 – Contents – Additional Cover' has been amended as follows (pages 25-28):

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

18) 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 05/2019 - What's changed?' Document.

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