

What's Changed Premier Home Insurance Policy 2019

For Republic of Ireland home insurance policy wording reference: PREI/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 PREI/0118/PW, and the 2019 policy wording, with a wording reference of PREI/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) 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 – Fine Art
Section 4 – Valuables
Section 5 – Your Liabilities
Section 8 – Travel

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 & 6)

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

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

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

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

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

10. Chimney Maintenance

13) The following 'Special Extensions' under 'Section 1 – Buildings' have been amended as follows (pages 19-24):

We will pay for:	We will not pay for:
<p>1. Alternative Accommodation The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) any costs recoverable elsewhere. b) any costs incurred before we provided our agreement to pay. c) any alternative accommodation payable after the property is reinstated and ready for habitation. d) any alternative accommodation at the same time as paying the loss of rent.</p>
<p>3. Loss of Rent The rent you would have received but are unable to recover while the home cannot be lived in following loss or damage which is covered under Section 1.</p>	<p>a) any loss of rent payable after the property is reinstated and ready for habitation. b) any costs recoverable elsewhere. c) any costs incurred before we provided our agreement to pay. d) any loss of rent at the same time as paying the cost of alternative accommodation.</p>
<p>4. Denial of Access The cost of alternative accommodation substantially the same as your existing accommodation for you and your pets and horses, if you are required to move from your home by a public authority due to any danger from neighbouring property which has been damaged by an event which would otherwise have been covered by this policy had your home been damaged.</p>	<p>a) more than 3-years 12 months from the date when access is first denied. b) any costs recoverable elsewhere. c) any costs incurred before we provided our agreement to pay.</p>
<p>12. Fatal Injury We will pay a benefit if you suffer a physical injury as a result of: a) a fire or outward and visible violence by burglars at your premises, or b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p>	<p>a) more than €100,000 per person (or €10,000 for anyone under sixteen (16) years of age) at the time of death. b) this extension more than once under your policy for any one incident. c) domestic employees. d) more than €100,000 per person (or €10,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>

<p>18. Domestic Water, Oil and Gas We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance.</p>	<p>a) any accidental 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>
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14) The following exclusion has been amended under ‘Section 1 – Buildings – Exclusions’ (page 24):

What is not covered

6. Loss or damage caused by the escape of oil from an oil tank ~~installed more than 10 years ago~~ 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.

15) The following ‘Special Limit’ under ‘Section 2 – Contents’ have been amended as follows (page 25):

Unless a higher amount is shown on **your schedule** the following special limits are part of the total **sum insured** for **contents**.

We will not pay more than the amounts shown for any one claim:

Fine Art Up to €50,000 per item **or in total**

16) The following ‘Special Extensions’ under ‘Section 2 – Contents’ have been amended as follows (pages 26-33):

We will pay for:	We will not pay for:
<p>1. Alternative Accommodation The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you and your pets and horses as the home cannot be lived in following loss or damage which is covered under Section 2.</p>	<p>a) any costs recoverable elsewhere. b) any costs incurred before we provided our agreement to pay. c) any alternative accommodation payable after the property is reinstated and ready for habitation. d) any alternative accommodation at the same time as paying the loss of rent.</p>
<p>4. Rent Owed to You If any home on your schedule cannot be lived in due to a covered loss under this policy we will pay for rent that you cannot recover as a landlord.</p>	<p>a) any loss of rent payable after the property is reinstated and ready for habitation. b) any costs recoverable elsewhere. c) any costs incurred before we provided our agreement to pay. d) any loss of rent at the same time as paying the cost of alternative accommodation.</p>
<p>12. Domestic Water, Oil and Gas We will pay for any accidental loss of metered water, oil and gas (including LPG) lost from your fixed domestic water or heating fuel tank occurring during the period of insurance.</p>	<p>a) any accidental 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>
<p>24. Golfers Extension c) Hole in One We will pay you up to €1,000 for any expenses incurred if you achieve a hole in one in an official golf competition.</p>	<p>a) any claim where you do not provide us with the scorecard and certificate from your club or the match secretary</p>

17) The following exclusion has been amended 'Section 2 – Contents – Exclusions' (page 34):

What is not covered

6. Loss or damage caused by the escape of oil from an oil tank ~~installed more than 10 years ago~~ 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.

18) The following exclusions have been added 'Section 5 – Your Liabilities – Exclusions' (page 43):

What is not covered

We do not cover **your** liability arising from:

25. 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

19) '5. Customer Service' has been updated under 'Section 6 – Legal Expenses & Identity Theft' (page 55)

20) '7. Data Protection' section has been replaced with '7. Privacy & Data Protection Notice' under 'Section 6 – Legal Expenses & Identity Theft' (page 56)

21) 'Data Protection Legislation' definition has been added to 'Section 7 – Home Emergency' (page 57)

22) '7. Privacy & Data Protection Notice' has been added to '3. Conditions' under 'Section 7 – Home Emergency' (pages 60 & 61)

23) The following cover under 'Section 8 – Travel' has been updated (page 58):

Travel: Section A – Cancellation and Disruption

2) Missed departure and transport diversion

We will pay **you** up to the **sum insured** shown in the Table of Benefits Section A, 2 in respect of reasonable additional travel and accommodation expenses incurred by **you** in fulfilling **your** pre-booked travel and accommodation commitments:

- a) if at the commencement of the **trip you** miss **your** pre-booked international travel connection from the **United Kingdom** through disruption of **your** journey to the **United Kingdom** departure point; or if **you** miss **your** pre-booked return travel connection to the **United Kingdom** through disruption of **your** journey to the international departure point; occurring as the direct result of:
 - i. a fellow passenger or a crew member of the conveyance in which **you** are travelling sustains an **injury** or becomes ill after such journey has commenced; or
 - ii. any of the contingencies specified in subsection 1) d), provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the **United Kingdom** journey is by scheduled public transport services, or before the **United Kingdom** journey commenced if such journey is by non-scheduled transport.

End of 'Premier 05/2019 - What's changed?' Document.

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