

Plum

UNDERWRITING

eFLEX

Endorsement Wordings

December 2019

Endorsement Code	F500
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is 100% underwritten by Ageas Insurance Limited under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B10155611A.</p>

Endorsement Code	F501
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is underwritten by various underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064TO01PLUM17.</p>

Endorsement Code	F502
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is underwritten by XL Catlin Insurance Company UK Limited (47%) and certain underwriters at Lloyd's of London (53%) under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064VO01PLUM19.</p>

Endorsement Code	F503
Description	Insurer Endorsement
Wording	<p>It is hereby noted that this policy is underwritten by XL Catlin Insurance Company UK Limited and certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.</p> <p>Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: B1064WO01PLUM20.</p>

Endorsement Code	F511
Description	Home Business Contents
Wording	<p>This insurance has been extended to include cover in respect of home business contents of your home business up to £10,000</p> <p>Home business is defined as: Office work which you and your employees carry out in your home where office work means clerical and administrative work only. It does not include any kind of manual work or the use of any machinery other than office equipment.</p> <p>Home business contents is defined as: Office furniture and equipment, stationery, office supplies, software, books, records and documents in your home all belonging to the home business or for which the home business is legally responsible.</p>

Endorsement Code	F512
Description	Bed & Breakfast/Guesthouse Liability
Wording	<p>We will not pay you for liability arising directly or indirectly out of any profession, occupation, business or employment other than liability arising from using the home as a bed and breakfast or guesthouse which accommodates a maximum of 8 paying guests using a maximum of 4 guest bedrooms where no evening meals are prepared or served. However, we will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.</p> <p>Valuables and Personal Possessions belonging to any guest at the property are included in the cover provided under Section 2 up to a limit of £1,000 in any one period of insurance. The Valuables and Personal Possessions of the guest are only insured within the boundaries of the Home. The Valuables and Personal Possessions of the guest are only insured provided that they are not insured by any other policy of insurance.</p> <p>If Your Home is rendered unfit for the acceptance of paying guests following loss or damage for which a valid claim has been made and accepted by the company under this policy payment will be made to you for loss of bookings of an amount not exceeding £100 per week for a period of 8 weeks commencing 14 days after the date of loss or damage.</p>

Endorsement Code	F513
Description	Alarm (Including Night Setting)
Wording	<p>We will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home when the premises are left unattended or when you retire to bed unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> - installed by a professional security company - maintained annually by a professional security company - kept in good working order throughout the period of insurance <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home.</p>

Endorsement Code	F514
Description	Minimum Security Condition.
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

Endorsement Code	F515
Description	Safe Condition
Wording	<p>The following additional conditions apply to your policy:</p> <ul style="list-style-type: none"> -Security Safes at your home must be professionally installed -Security Safes at your home must be anchored and/or fixed to the buildings -Security Safes at your home must be kept locked and the keys removed from the Safe. -Keys to Security Safes at your home must not be left in your home when you leave your home unattended. <p>If you fail to comply with any part of this condition we will not pay for any claim for theft of jewellery and watches from the home.</p> <p>The maximum amount we will pay for jewellery and watches from your Security Safe is 10 times the cash rating but not more than the sum insured as shown in your schedule. If it is proven at the time of a loss that your safe does not have a cash rating, we will not pay any claim for theft of jewellery and watches from the home.</p>

Endorsement Code	F516
Description	Jewellery & Watches – Safe Only
Wording	We will not pay any claim for loss or damage of jewellery and/or watches unless they are in your home security safe.

Endorsement Code	F517
Description	Theft Limitation
Wording	We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and forcible entry or exit.

Endorsement Code	F518
Description	Jewellery & Watches
Wording	<p>We will not pay any claim for loss or damage resulting from theft or loss of jewellery and/or watches unless they are:</p> <ul style="list-style-type: none"> -being worn by you -deposited in a bank -deposited in the main security safe of a hotel -carried by hand AND under your personal supervision -in your home security safe.

Endorsement Code	F519
Description	Subsidence Heave & Landslip/Rent and Alternative Accommodation
Wording	We will not pay any claim for loss or damage resulting from subsidence or heave of the site upon which the buildings stand, or landslip , or loss of rent and/or the cost of alternative accommodation arising from subsidence or heave of the site upon which the buildings stand, or landslip .

Endorsement Code	F520
Description	Flat Roof
Wording	<p>It is a condition of this insurance that the areas of flat roof be inspected and maintained by a professional roofing contractor at your expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this policy, we will allow 30 days from the policy commencement date for you to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to us in event of a claim.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through your flat roof.</p>

Endorsement Code	F521
Description	Battery Operated Mobility Scooters/Wheelchair Liability
Wording	We will pay you for any liability arising out of your ownership, possession or use of battery operated mobility scooters, wheelchairs or powerchairs notified to us .

Endorsement Code	F522
Description	Settings & Mountings (3 Years)
Wording	<p>We will not pay any claim for loss or damage to jewellery or watches with an individual value exceeding £5,000 unless all settings, mountings, clips and fastenings are inspected and overhauled by a competent jeweller once every 3 years (including the time period prior to commencement date of this policy).</p> <p>If your jewellery or watches (with an individual value exceeding £5,000) have not been inspected or overhauled within the 3 years prior to the commencement date of this policy, we will allow 30 days from the policy commencement date for you to carry this out.</p> <p>A record of the inspection and overhaul by the competent jeweller must be retained and produced to us in event of a claim. If you are unable to meet this requirement, we will not pay any claim for loss or damage to the item.</p>

Endorsement Code	F523
Description	Contractors
Wording	We will not pay any claim for loss, damage or liability arising directly or indirectly out of the activities of contractors that have been appointed to undertake building works at the home .

Endorsement Code	F524
Description	Lodgers, Boarders or Paying Guests
Wording	<p>You have told us that the premises insured are occupied by up to 4 lodgers, boarders or paying guests.</p> <p>We will not pay any claim for loss or damage: -resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit -to any lodgers contents or possessions.</p> <p>A £250 excess will apply, in addition to any voluntary excess chosen by You, to any claim for loss or damage resulting from malicious damage or accidental damage.</p>

Endorsement Code	F525
Description	Valuations
Wording	<p>It is your responsibility to ensure that specified items (shown on your schedule and/or statement of fact) that exceed £5,000 have a valuation that is no older than 3 years at the time you register a claim with us.</p> <p>If the actual value of a specified item that exceeds £5,000 is more than the sum insured for that item at the time of the loss or damage, then we will only pay for a proportion of the claim.</p> <p>For example if the sum insured for the item only represents one half of the actual value of that item, we will only pay one half of the cost of repair or replacement.</p>

Endorsement Code	F526
Description	Unoccupied Level 1
Wording	<p>Cover Restriction We will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Subsidence or heave of the site upon which the buildings stand, or landslip <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N & O are deleted If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S & T are deleted</p> <p><u>Contents Cover Exclusion</u> We will not pay any claim for loss or damage to the following contents:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs <p><u>Fire Risk</u> It is a condition of this policy that ALL electrical circuits must be switched off/tripped at the consumer unit.</p> <p>The intruder alarm system must have its <u>own independent</u> electrical circuit which must be switched on to maintain intruder alarm security whilst leaving</p>

	<p>the remaining electrical circuits switched off.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	F527
Description	Unoccupied Level 2
Wording	<p><u>Cover Restriction</u> SECTION 1 – BUILDINGS (if covered) We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Storm, Flood or Weight of Snow -Collision by any vehicle or animal -Subsidence or heave of the site upon which the buildings stand, or landslip

- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts

SECTION 2 – CONTENTS (if covered)

We will not pay any claim for any loss or damage to the **contents** other than loss or damage directly caused by:

- Fire, lightning, explosion, or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, Flood or Weight of Snow
- Collision by any vehicle or animal
- Subsidence** or **heave** of the site upon which the **buildings** stand, or **landslip**
- Falling trees, telegraph poles or lamp-posts

Removal of Additional Cover

If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N & O are deleted

If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S & T are deleted

Contents Cover Exclusion

We will not pay any claim for loss or damage to the following **contents**:

-Money and credit cards

- Deeds and registered bonds
- Stamps and coins
- Gold, silver, gold and silver plated articles, jewellery and furs

Fire Risk

It is a condition of this **policy** that ALL electrical circuits must be switched off/tripped at the consumer unit.

The intruder alarm system must have its own independent electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.

If **you** do not comply with the above, **we** will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.

Security of the home

We will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

- Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.
- All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

	<p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	F528
Description	Single Flat
Wording	<p>In the event of loss or damage to the common parts of the building, we will pay a proportional percentage based on how many flats are responsible for the common parts where the loss or damage has occurred.</p> <p>For example, if there are 4 flats in total responsible for the common parts, we will pay you one share of 4 (which is 25%) of the loss or damage.</p> <p>The maximum we will pay is the sum insured for your buildings.</p>

Endorsement Code	F529
Description	Contents In Storage
Wording	<p>This insurance has been extended to include cover under Section 2 – Contents in respect of contents in storage subject to the following: We will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ol style="list-style-type: none"> 1.Fire, lightning, explosion, or earthquake 2.Aircraft and other flying devices or items dropped from them 3.Storm, flood or weight of snow 4.Escape of water from fixed water tanks, apparatus or pipes 5.Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation 6.Theft or attempted theft 7.Collision by any vehicle or animal 8.Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously 9.Subsidence or heave of the site upon which the buildings stand, or landslip 10.Falling trees, telegraph poles or lamp-posts <p>We will not pay any claim for any loss or damage unless all contents have been professionally packed and transported.</p> <p>We will not pay any claim for any loss or damage to gold, silver, gold and</p>

	<p>silver-plated articles, watches, jewellery, furs, money and credit cards.</p> <p><u>A £100 excess will apply, in addition to any voluntary excess chosen by You, to each and every claim in respect of contents in storage.</u></p> <p>The standard terms, conditions and exclusions as stated within your policy also apply to this cover.</p>
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Endorsement Code	F530
Description	Stamp Collection
Wording	We will only pay up to 75% of the Stanley Gibbons current valuation in respect of any stamps (forming part of a collection) that are lost or damaged.

Endorsement Code	F531
Description	Home Inspection
Wording	<p>Whenever the home is left vacant for more than 60 consecutive days, the home must be inspected internally and externally at least once every 14 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage that occurs at the home.</p>

Endorsement Code	F532
Description	Alarm (Excluding Night Setting)
Wording	<p>We will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home when the premises are left unattended unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> -installed by a professional security company -maintained annually by a professional security company -kept in good working order throughout the period of insurance <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home.</p>

Endorsement Code	F533
Description	Protections
Wording	<p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home when the premises are left unattended unless the security of the home is:</p> <ul style="list-style-type: none"> -maintained in good working order throughout the period of insurance -in full and effective operation whenever you are absent from the premises

Endorsement Code	F534
Description	Trees Condition
Wording	<p>It is a condition of this policy that the trees within 3 metres of the home which are more than 3 metres tall (within the boundaries of the premises) are lopped and topped on an annual basis.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from the following caused by tree roots:</p> <ul style="list-style-type: none"> -Subsidence or heave of the site upon which the buildings stand, or

	<p>landslip</p> <p>-The cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> -domestic oil pipes -underground water-supply pipes -underground sewers, drains and septic tanks -underground gas pipes -underground cables <p>which you are legally liable for.</p>
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Endorsement Code	F535
Description	Cooking Clause (Bedsits)
Wording	We will not pay any claim for loss or damage caused by any form of cooking unless done in a clearly designated kitchen or in an area where the fire officer has given written approval.

Endorsement Code	F536
Description	Buildings Works Exclusion
Wording	We will not pay any claim for loss, damage or liability arising directly or indirectly in relation to any building works at the premises .

Endorsement Code	F537
Description	Minimum Security Upgrade Condition
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted within 60 days of inception:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom. -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

Endorsement Code	F538
Description	Theft Exclusion
Wording	We will not pay any claim for loss or damage resulting from theft/attempted theft from the premises .

Endorsement Code	F539
Description	Guns
Wording	<p>We will not pay any claim for loss, damage or liability in relation to guns unless:</p> <ul style="list-style-type: none"> -all guns in the home are kept in a locked police approved gun cabinet (with keys removed) when not in use -all ammunition is kept in a separate locked compartment (with keys removed). - you have a valid gun license issued by the Firearms Licensing Department appropriate to the gun we insure under this policy.

Endorsement Code	F540
Description	Flood/Rent and Alternative Accommodation
Wording	We will not pay any claim for loss or damage resulting from flood, or loss of rent and/or the cost of alternative accommodation arising from flood.

Endorsement Code	F541
Description	Alarm Requirement
Wording	<p>You have agreed to have an intruder alarm system installed at the premises by a professional security company within 60 days of inception.</p> <p>After this date, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home when the premises are left unattended unless at all such times the intruder alarm has been put into full and effective operation.</p> <p>The intruder alarm must be:</p> <ul style="list-style-type: none"> -maintained annually by a professional security company -kept in good working order throughout the period of insurance. <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from unauthorised entry and/or exit to the home.</p>

Endorsement Code	F542
Description	Holiday Home
Wording	<p><u>Additional Duties</u></p> <p>We will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> -the home is sufficiently furnished at all times for normal living purposes. -we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind. -the premises are inspected internally and externally at least once every 14 days by either you or your adult representative whenever you have finished staying at your holiday home. A record of dates, times and any observations must be recorded in a central inspection record. - between the 1st October and 1st April inclusive, the water is turned off at the mains and all tanks and pipes are drained whenever you have finished staying at your holiday home , <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch of the home whenever you have finished staying at your holiday home to minimise the risk of pipes freezing. <p><u>Security of the Home</u></p> <p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated

	<p>security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home when the premises are left unattended unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation whenever you are absent from the premises.</p> <p><u>Amended Definitions – words with special meanings</u> If Section 2 – Contents is covered, the contents definitions are amended as follows:</p> <p>Contents do not include:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs. <p>The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p> <p><u>Removal of Additional Cover</u> If Section 2 – Contents is covered, Additional Covers D, F, H, L, M, N & P are deleted.</p>
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Endorsement Code	F543
Description	Deliberate Damage
Wording	The maximum amount we will pay for loss or damage caused deliberately by a person lawfully or unlawfully in the home is £5,000.

Endorsement Code	F544
Description	Let Holiday Home
Wording	<p><u>Cover Restriction</u> We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u> Section 4 – Legal Liability to the Public, Part A (i) extends to include your legal liability, as defined in that section, for using the home for the business purposes of commercial holiday letting. However, we will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.</p> <p><u>Additional Duties</u> We will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> -the home is sufficiently furnished at all times for normal living purposes. -we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind. -the premises are inspected internally and externally at least once every 14 days by either you or your adult representative whenever you, your tenants

or **your** invited guests have finished staying at **your** holiday **home**. A record of dates, times and any observations must be recorded in a central inspection record.

- between the 1st October and 1st April inclusive, the water is turned off at the mains and all tanks and pipes are drained whenever **you, your** tenants or **your** invited guests have finished staying at **your** holiday **home** , OR the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if **you** have water pipes and water tanks in the loft space **you, your** tenants or **your** invited guests must remove the loft hatch of the **home** whenever **you, your** tenants or **your** invited guests have finished staying at **your** holiday **home** to minimise the risk of pipes freezing.

Security of the Home

We will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.

-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

We will not pay any claim for loss or damage resulting from unauthorised entry into the **home** when the **premises** are left unattended unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation whenever **you, your** tenants or **your** invited guests are absent from the **premises**.

Amended Definitions – words with special meanings

If Section 2 – Contents is covered, the **contents** definitions are amended as follows:

Contents do not include:

-**Money** and **credit cards**

-Deeds and registered bonds

-Stamps and coins

-Gold, silver, gold and silver plated articles, jewellery and furs.

The definition of **unoccupied** is deleted along with all associated cover restrictions as detailed within the policy wording.

Removal of Additional Cover

If Section 2 – **Contents** is covered, Additional Covers D, F, H, L, M, N & P are deleted.

Endorsement Code	F545
Description	Business Use - Childminding
Wording	It is agreed that where the proposer and/or spouse/partner are involved in Childminding at the home , accidental damage cover is excluded whilst the children and/or their parents/guardians are on the premises . It is a condition of cover being provided that: - 1) There are no more than 6 children being looked after at any one time (excluding your own children). 2) There are no additional staff employed to assist in the childminding activities. 3) The childminder is registered with Ofsted or a childminder agency.

Endorsement Code	F546
Description	Jewellery/Watches – Whilst Worn Only
Wording	We will not pay any claim for loss or damage resulting from theft or loss of jewellery and/or watches unless they are being worn by you . We will not pay for loss of jewellery and watches if the cause of the loss cannot be identified.

Endorsement Code	F547
Description	HMO Licensing
Wording	It is a condition of this policy that you contact the Local Authority in relation to the premises to establish whether it is classed as a HMO property. If the premises are classed as a HMO property then you must comply with any HMO Licensing requirements set by the Local Authority. If you do not comply with the above, we will not pay any claim for loss or damage that occurs at the premises.

Endorsement Code	F548
Description	£250 Malicious Damage Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.
Endorsement Code	F549
Description	£500 Malicious Damage Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	F550
Description	£1,000 Malicious Damage Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	F551
Description	£2,500 Malicious Damage Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Malicious Damage.

Endorsement Code	F552
Description	£250 Flood Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	F553
Description	£500 Flood Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	F554
Description	£1,000 Flood Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	F555
Description	£2,500 Flood Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.

Endorsement Code	F556
Description	£250 Fire Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	F557
Description	£500 Fire Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	F558
Description	£1,000 Fire Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	F559
Description	£2,500 Fire Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Fire.

Endorsement Code	F560
Description	£500 Escape of Water Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	F561
Description	£1,000 Escape of Water Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	F562
Description	£2,500 Escape of Water Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Escape of Water.

Endorsement Code	F563
Description	£2,500 Subsidence, Heave or Landslip Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .

Endorsement Code	F564
Description	£5,000 Subsidence, Heave or Landslip Excess
Wording	A £5,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .

Endorsement Code	F565
Description	£250 Storm Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	F566
Description	£500 Storm Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	F567
Description	£1,000 Storm Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	F568
Description	£2,500 Storm Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Storm.

Endorsement Code	F569
Description	£250 Theft Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	F570
Description	£500 Theft Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	F571
Description	£1,000 Theft Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	F572
Description	£2,500 Theft Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Theft.

Endorsement Code	F573
Description	£250 Policy Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	F574
Description	£500 Policy Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	F575
Description	£1,000 Policy Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	F576
Description	£2,500 Policy Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims.

Endorsement Code	F577
Description	Inspecting the Home
Wording	<p>We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative.</p> <p>A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Inspection Checklist</u> Whilst the list is not exhaustive, the following checklist is designed to help you ensure that your inspection is as thorough as possible:</p> <ul style="list-style-type: none"> -Windows shut and fastened and locked -All external doors shut, fastened and locked when the premises are left unattended. -Check throughout property for any signs of ingress of water -Check inside and outside of the property for any signs of leaks/escape of water. -Check all windows and doors of the property for signs of any attempted forced entry -Remove any build up of newspapers and post -Consider sealing letter box -Remove any rubbish that has accumulated outside of the property or in doorways/porches -If fitted ensure intruder alarm fully functional and operates correctly -If fitted ensure CCTV fully functional and operates correctly -Ensure electrical appliances are switched off when not in use. -Ensure any uncontained electrical wiring in good condition and no bare wires showing -Roof tiles in good order, no slipped or broken tiles -Flat roofs in good condition, no rips/tears or pooling of water -Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish -Ensure trees and shrubs maintained with any damage/diseased sections being removed. -Gardens maintained/rubbish removed -Ensure aerial and satellite dishes are secured -Ensure water is free running and that there are no signs of blockages inside and outside of the property. -Check level of oil in external oil tanks is in line with expectation -Check external oil tanks for damage and or leaks -Check out buildings for signs of any attempted forced entry

Endorsement Code	F578
Description	Business Stock
Wording	<p>This insurance has been extended to include cover for business stock up to £5,000.</p> <p>Your business stock is defined as any merchandise, products or goods relating to your main or secondary occupation as stated on your schedule and/or statement of fact.</p>

Endorsement Code	F579
Description	Extended Unoccupancy Period
Wording	The definition of unoccupied as detailed within the policy wording is deleted and replaced with the following: Unoccupied When the home has not been lived in and occupied overnight by you (or a person you have authorised) for more than 60 consecutive days.

Endorsement Code	F580
Description	Escape of Water Excess
Wording	The escape of water excess shown on your schedule and/or statement of fact is amended to £250.

Endorsement Code	F581
Description	Building Works Amount £50,000
Wording	This insurance is accepted on the basis that the building works declared to us will not exceed £50,000. We will not pay any claim for loss or damage that occurs at the premises if the building works exceed this amount.

Endorsement Code	F582
Description	Building Works Amount £100,000
Wording	This insurance is accepted on the basis that the building works declared to us will not exceed £100,000. We will not pay any claim for loss or damage that occurs at the premises if the building works exceed this amount.

Endorsement Code	F583
Description	Business Use
Wording	This insurance accepts business use run from the premises by you : The acceptance is based on there being no employees and no more than: 20 business visitors per week. If at the time of a claim the business use, number of employees & number of visitors are NOT as specified above, we will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within your policy wording under section ' Your Policy '.

Endorsement Code	F584
Description	Unoccupied Level 3
Wording	<u>Cover Limitation</u> SECTION 1 – BUILDINGS (if covered) The maximum amount we will pay for loss or damage caused by the following is £5000 for any one claim: -Escape of water from and frost damage to fixed water tanks, apparatus or pipes -Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation -Theft or attempted theft -Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

SECTION 2 – CONTENTS (if covered)

The maximum amount **we** will pay for loss or damage caused by the following is £5000 for any one claim:

- Escape of water from fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.
- Theft or attempted theft
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

Removal of Additional Cover

If Section 1 – Buildings is covered, Additional Covers C, I & J are deleted

If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, L & M are deleted

Contents Cover Exclusion

We will not pay any claim for loss or damage to the following **contents**:

-Money and credit cards

- Deeds and registered bonds
- Stamps and coins
- Gold, silver, gold and silver plated articles, jewellery and furs

Security of the home

We will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder

-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

We will not pay any claim for loss or damage resulting from unauthorised entry into the **home** unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation.

Additional duties

We will not pay any claim for loss or damage unless **we** are immediately notified should **you** become aware that the condition of the **home** has deteriorated by any means and/or the **home** has been subject to unlawful access or attempted unlawful access of any kind

Amended Definitions – words with special meanings

The definition of **unoccupied** is deleted along with all associated cover restrictions as detailed within the policy wording.

Endorsement Code	F585
Description	Flat Roof with increased excess
Wording	<p>A £250 excess will apply to any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through the flat roof areas.</p> <p>This excess is in addition to any voluntary policy excess You have selected</p> <p>It is a condition of this insurance that the areas of flat roof be inspected and maintained by a professional roofing contractor at your expense at least once every 5 years.</p> <p>If the areas of flat roof have not been inspected and maintained by a professional roofing contractor within the 5 years prior to the commencement date of this policy, we will allow 30 days from the policy commencement date for you to carry this out.</p> <p>A record of the inspection and maintenance by a professional roofing contractor must be retained and produced to us in event of a claim.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from storm to flat roof areas and loss or damage arising as a result of water leaking through your flat roof.</p>

Endorsement Code	F586
Description	Electrical Inspection
Wording	<p>This insurance is subject to the electrics of the home being inspected and tested by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC) within 30 days of the inception of this policy.</p> <p>Any faults found must be corrected in line with regulations of the Institute of Electrical Engineers.</p> <p>A certificate of compliance issued by the Inspector is to be produced and lodged with Plum Underwriting Limited after the inspection.</p> <p>If you do not comply with this condition within the required number of days, we will not pay any claim for loss, damage or liability resulting from electrical faults.</p>

Endorsement Code	F587
Description	Lodgers, Boarders or Paying Guests – Up to 6
Wording	<p>You have told us that the premises insured are occupied by up to 6 lodgers, boarders or paying guests.</p> <p>We will not pay any claim for loss or damage: -resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit -to any lodgers contents or possessions.</p> <p>A £250 excess will apply, in addition to any voluntary excess chosen by You, to any claim for loss or damage resulting from malicious damage or accidental damage.</p>

Endorsement Code	F588
Description	Building Works due to commence
Wording	<p>This insurance is accepted on the basis that no building works whatsoever have started at the premises.</p> <p>You must tell us via your broker or insurance intermediary at least 14 days before any work starts to enable us to determine whether we will:</p> <ol style="list-style-type: none"> 1. Continue your policy unchanged 2. Apply any terms, conditions, exclusions or additional premium 3. Cancel your policy giving you notice as per the cancellation condition shown in your policy wording or on your schedule. <p>We will not pay any claim for loss or damage that occurs at the premises if the building works commence without our prior agreement</p>

Endorsement Code	F589
Description	Extended Holidays
Wording	<p>We have agreed this insurance on the basis that you have told us that you are on extended holiday for up to 90 consecutive days per year.</p> <p>You must tell us immediately if the unoccupancy is extended.</p> <p>If at the time of a claim the period of unoccupancy is NOT as specified above, we will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within your policy wording under section 'Your Policy'.</p> <p><u>Cover Restriction</u> We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> -the home is sufficiently furnished at all times for normal living purposes -we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind -the premises are inspected internally and externally at least once every 30 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record. - between the 1st October and 1st April inclusive, the water is turned off at the mains and all tanks and pipes are drained, <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch of the home whenever you go on extended holiday to minimise the risk of pipes freezing. <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are

	<p>UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home when the premises are left unattended unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation whenever you are absent from the premises due to your extended holiday.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording whilst you are on extended holiday.</p>
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Endorsement Code	F590
Description	Part Owner Occupied & Part Let - Residential
Wording	<p>This insurance is accepted on the basis that part of the home is used for residential letting and is occupied by either Professional, Student, Retired or Benefit Assisted tenants</p> <p>If at the time of a claim the tenant type is NOT as specified above we will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within your policy wording under section 'Your Policy'.</p> <p><u>Cover Restriction</u> We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u> Section 4 – Legal Liability to the Public, Part A (i) extends to include your legal liability, as defined in that section, for using any part of the home used for the business purposes of residential letting. However, we will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage to any part of the home used for residential letting:</p> <p>-we are immediately notified should you become aware that the condition of the part of the home used for residential letting has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind</p> <p>-the part of the home used for residential letting is inspected internally and externally once every six months by either you or your adult representative whilst it is <u>tenanted</u>. A record of dates, times and any observations must be recorded in a central inspection record</p>

	<p>-the part of the home used for residential letting is inspected internally and externally once every 30 days by either you or your adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record</p> <p>-the central heating system of the part of the home used for residential letting is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) between the 1st October and 1st April inclusive if it is left without a tenant for more than 30 consecutive days. Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch to minimise the risk of pipes freezing.</p> <p><u>Security of the part of the home used for residential letting</u> We will not pay any claim for loss or damage from unauthorised entry to the part of the home used for residential letting unless the following security protections are fitted: Final exit doors must be secured by a mortice deadlock with at least 5 levers or by multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the part of the home when the premises are left unattended unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation whenever you or your tenants are absent from the premises.</p> <p><u>Contents Exclusion</u> If Section 2 – Contents are covered, we will not pay any claim for loss or damage to the following contents within any part of the home used for residential letting:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs
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Endorsement Code	F591
Description	Part Owner Occupied & Part Holiday Let - Commercial
Wording	<p>This insurance is accepted on the basis that part of the home is used for commercial holiday letting.</p> <p><u>Cover Restriction</u> We will not pay any claim for loss or damage resulting from theft or attempted theft from the part of the home used for commercial holiday letting other than as a result of violent and/or forcible entry or exit.</p> <p><u>Cover Extension</u> Section 4 – Legal Liability to the Public, Part A (i) extends to include your legal liability, as defined in that section, for using any part of the home used for the business purposes of commercial holiday letting. However, we will not pay any claim for any liability arising out of advice given or services rendered</p>

in respect of your profession, occupation, business or employment.

Additional duties

We will not pay any claim for loss or damage to any part of the home used for commercial holiday letting unless:

-**We** are immediately notified should **you** become aware that the condition of the part of **home** used for commercial holiday letting has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind

-the part of the **home** used for commercial holiday letting is inspected internally and externally once every 30 days by either **you** or **your** adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record

-the central heating system of the part of the **home** used for commercial holiday letting is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius) between the 1st October and 1st April inclusive if it is left without a tenant for more than 30 consecutive days. Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch to minimise the risk of pipes freezing.

Security of the home

We will not pay any claim for loss or damage from unauthorised entry to the part of the **home** used for commercial holiday letting unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or by multi-point locking system with either a lever or built-in deadlocking cylinder

-All other external doors must be secured by a mortice deadlock or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.

-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

We will not pay any claim for loss or damage resulting from unauthorised entry into the part of the **home** used for commercial holiday letting when the premises are left unattended unless the security of the **home** is maintained in good working order throughout the period of insurance and in full and effective operation whenever you or your tenants are absent from the premises.

Contents Exclusion

If Section 2 – Contents are covered, **we** will not pay any claim for loss or damage to the following contents within any part of the home used for commercial holiday letting:

-Money and credit cards

-Deeds and registered bonds

-Stamps and coins

-Gold, silver, gold and silver plated articles, jewellery and furs

Endorsement Code	F592
Description	Trees Condition – Up to 7m from home
Wording	<p>It is a condition of this policy that the trees within 7 metres of the home which are more than 3 metres tall (within the boundaries of the premises) are lopped and topped on an annual basis.</p> <p>If you do not comply with the above, we will not pay any claim for loss or damage resulting from the following caused by tree roots:</p> <p>-Subsidence or heave of the site upon which the buildings stand, or landslip</p> <p>-The cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> -domestic oil pipes -underground water-supply pipes -underground sewers, drains and septic tanks -underground gas pipes -underground cables <p>which you are legally liable for.</p>

Endorsement Code	F593
Description	Cover Match Endorsement
Wording	<p>It is hereby noted and agreed that the following amendments have been made to the policy wording:</p> <p>Policy excesses – The escape of water excess is amended to £250.</p> <p>Under Definitions:</p> <p>The definition of unoccupied is increased to 60 consecutive days.</p> <p>The definition of Contents,</p> <ul style="list-style-type: none"> • The limit under property in the open is increased from £1,000 to £2,000 • The limit for money is increased from £500 to £750 • The limit for deeds and registered documents is increased from £1,500 to £2,500 for any one claim • The limit for contents in outbuildings of £2,500 per claim is in respect of theft claims only. <p>Under Section 1 – Buildings – Additional Covers:</p> <p>K – Garden, Plants & Shrubs, the maximum we will pay for any one claim is increased from £1,000 to £2,500.</p> <p>L – Replacement Locks, the maximum limit we will pay for any period of insurance of £2,500 is removed.</p> <p>N – Damage by Emergency Services – the maximum limit we will pay is removed and no excess applies to this section.</p> <p>Under Section 2 – Contents:</p> <p>3. Storm, flood or weight of snow, the following exclusions is removed – a) for property in the open.</p> <p>Under Section 2 – Contents – Additional Covers:</p> <p>F – Tenants Liability, the maximum we will pay is increased from 10% to 25% of the sum insured.</p> <p>K – Loss of Oil, the maximum we will pay out for any period of insurance is increased from £1,000 to £2,000.</p> <p>Under Section 3 - Accidents to Domestic Employees, the maximum we will pay for any one section is increased from £5,000,000 to £10,000,000.</p>

Endorsement Code	F594
Description	Extra Cover Match Endorsement
Wording	<p><u>SECTION 5 VALUABLES AND PERSONAL POSSESSIONS</u></p> <p>The maximum amount we will pay for any one item in respect of loss or damage to unspecified valuables and personal possessions is increased to the total unspecified valuables and personal possessions sum insured shown in your schedule and/or statement of fact, or £10,000, whichever is the lower amount.</p>

Endorsement Code	F595
Description	£500 Subsidence, Heave or Landslip Excess
Wording	The subsidence, heave or landslip excess shown on your schedule and/or statement of fact is amended to £500.

Endorsement Code	F596
Description	Plum eFlex Amended Policy Limits Endorsement
Wording	<p>The eFlex policy limits are amended as follows:</p> <p><u>Definitions – Words with Special Meanings (Page 7)</u> Under the definition of Contents bullet 9 is amended as follows: Valuables up to £25,000 in total per claim and up to £2,500 for any single item of valuables unless otherwise shown on your schedule and/or statement of fact.</p> <p><u>Section 1 – Buildings – Additional Cover (Page 19)</u> What is covered: C – Loss Of Rent/Alternative Accommodation - is amended to delete: What is not covered: any amount over 20% of the sum insured for the buildings damaged or destroyed.</p> <p><u>Section 2 – Contents – Additional Cover (Page 25)</u> What is covered: D – Rent Owed - is amended to: What is not covered: any amount over £15,000. F – Tenants Liability – is amended to: What is not covered: any amount over £15,000.</p> <p><u>General Condition 4 – Index Linking (Page 11)</u> This condition does not apply and sum(s) insured are NOT index linked. It is important you ensure that the sum(s) insured shown on your schedule and/or statement of fact represent the full value of the property insured – please see General Condition 8. Sums Insured (Page 12) for further information.</p>

Endorsement Code	F597
Description	Unoccupied Level 1 v2
Wording	<p><u>Cover Restriction</u> We will not pay any claim for any loss or damage other than loss or damage caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Subsidence or heave of the site upon which the buildings stand, or landslip <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N & O are deleted If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S & T are deleted</p> <p><u>Contents Cover Exclusion</u> We will not pay any claim for loss or damage to the following contents:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom. -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks. <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful</p>

	<p>access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	F598
Description	Unoccupied Level 2 v2
Wording	<p><u>Cover Restriction</u> SECTION 1 – BUILDINGS (if covered) We will not pay any claim for any loss or damage to the buildings other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Storm, Flood or Weight of Snow -Collision by any vehicle or animal -Subsidence or heave of the site upon which the buildings stand, or landslip -Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts -Falling trees, telegraph poles or lamp-posts <p>SECTION 2 – CONTENTS (if covered) We will not pay any claim for any loss or damage to the contents other than loss or damage directly caused by:</p> <ul style="list-style-type: none"> -Fire, lightning, explosion, or earthquake -Aircraft and other flying devices or items dropped from them -Storm, Flood or Weight of Snow -Collision by any vehicle or animal -Subsidence or heave of the site upon which the buildings stand, or landslip -Falling trees, telegraph poles or lamp-posts <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, E, G, H, I, J, K, M, N & O are deleted If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, J, K, L, M, N, O, P, Q, R, S & T are deleted</p> <p><u>Contents Cover Exclusion</u> We will not pay any claim for loss or damage to the following contents:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.

	<p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	F599
Description	Minimum Security Upgrade Condition v2
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted within 60 days of inception:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p>

Endorsement Code	F600
Description	£250 Accidental Damage Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Damage

Endorsement Code	F601
Description	£500 Accidental Damage Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Damage.

Endorsement Code	F602
Description	£1,000 Accidental Damage Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Damage.

Endorsement Code	F603
Description	£2,500 Accidental Damage Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Damage.

Endorsement Code	F604
Description	£250 Accidental Loss Excess
Wording	A £250 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Loss.

Endorsement Code	F605
Description	£500 Accidental Loss Excess
Wording	A £500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Loss.

Endorsement Code	F606
Description	£1,000 Accidental Loss Excess
Wording	A £1,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Loss.

Endorsement Code	F607
Description	£2,500 Accidental Loss Excess
Wording	A £2,500 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Accidental Loss.

Endorsement Code	F608
Description	Pedal Cycles
Wording	<p>The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) away from the home unless the pedal cycle(s) are secured to an immovable object using a key operated locking device and the keys removed when not in use.</p> <p>The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) from Outbuildings unless:</p> <ul style="list-style-type: none"> -the pedal cycle(s) are kept in a Secured Outbuilding -the pedal cycle(s) are secured to an immovable object using a key operated locking device and the keys removed -the security of the Outbuilding is maintained in good working order throughout the Period of insurance and in full and effective operation whenever You are absent from the Outbuilding where the pedal cycle is kept.

	The insurer will not pay any claim for loss or damage resulting from theft or attempted theft of the above pedal cycles(s) other than as a result of violent and forcible means.
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Endorsement Code	F609
Description	Unoccupied Level 3 (v2)
Wording	<p><u>Cover Limitation</u> SECTION 1 – BUILDINGS (if covered) The maximum amount we will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> -Escape of water from and frost damage to fixed water tanks, apparatus or pipes -Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation -Theft or attempted theft -Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously <p>SECTION 2 – CONTENTS (if covered) The maximum amount we will pay for loss or damage caused by the following is £5000 for any one claim:</p> <ul style="list-style-type: none"> -Escape of water from fixed water tanks, apparatus or pipes -Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation. -Theft or attempted theft -Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously <p><u>Removal of Additional Cover</u> If Section 1 – Buildings is covered, Additional Covers C, I & J are deleted If Section 2 – Contents is covered, Additional Covers A, C, D, E, F, G, H, L & M are deleted</p> <p><u>Contents Cover Exclusion</u> We will not pay any claim for loss or damage to the following contents:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs <p><u>Fire Risk</u> It is a condition of this policy that ALL electrical circuits must be switched off/tripped at the consumer unit.</p> <p>The intruder alarm system must have its own independent electrical circuit which must be switched on to maintain intruder alarm security whilst leaving the remaining electrical circuits switched off.</p> <p>If you do not comply with the above, we will not pay for any loss or damage from fire arising from electrical circuits other than the independent intruder alarm system circuit.</p> <p><u>Security of the home</u></p>

	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation.</p> <p><u>Inspecting the home</u> We will not pay any claim for loss or damage unless the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record which must be made available to us on request.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording.</p>
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Endorsement Code	F610
Description	Business Use – Up to 2 Employees and 30 Business Visitors
Wording	<p>This insurance accepts business use run from the premises by you.</p> <p>The acceptance is based on:</p> <ul style="list-style-type: none"> • no more than 2 employees • no more than 30 business visitors per week • Your home is otherwise permanently occupied by You • You have a relevant Business Liability and/or Employers Liability Insurance Policy in force • There are no hazardous or flammable materials stored at the home in connection with your business <p>If at the time of a claim the business use, number of employees and/or number of visitors are NOT as specified above, we will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within your policy wording under section 'Your Policy'.</p>

Endorsement Code	F611
Description	£5000 Flood Excess
Wording	A £5,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.
Endorsement Code	F612
Description	£10,000 Flood Excess
Wording	A £10,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from Flood.
Endorsement Code	F613
Description	£5,000 Subsidence Excess
Wording	A £5,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .
Endorsement Code	F614
Description	£10,000 Subsidence Excess
Wording	A £10,000 excess will apply, in addition to any voluntary excess chosen by You , to all claims resulting from subsidence, heave or landslip .
Endorsement Code	F615
Description	Chimney Condition
Wording	It is a condition of this policy that the chimneys within the home are swept by a professional chimney sweep on an annual basis. If you do not comply with this condition, we will not pay any claim for loss or damage which arises as a result.
Endorsement Code	F616
Description	Restricted Cover – Arson and Malicious Damage
Wording	We will not pay any claim for loss or damage resulting from: -arson -attempted arson -malicious damage
Endorsement Code	F617
Description	Air BnB Clause
Wording	This insurance is accepted on the basis that the home is your main residence but also used for short term commercial holiday letting arranged via the online market place Airbnb. If at the time of a claim the occupancy type is NOT as specified above, we will follow the procedure as detailed under 'Information You Have Given Us' and 'Changes in Circumstances' within your policy wording under section 'Your Policy'. Cover Restrictions Whilst the home is being used by any paying guest, we will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit. We will not pay any claim for loss or damage where the amount is recoverable elsewhere. Cover Extension Section 4 – Legal Liability to the Public, Part A (i) extends to include your legal liability, as defined in that section, for using any part of the home used for the business purposes of short term commercial holiday letting. However, we will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment. Additional duties

	<p>We will not pay any claim for loss or damage to any part of the home used for short term commercial holiday letting unless:</p> <ul style="list-style-type: none"> -the home used for short term commercial holiday letting is inspected internally and externally once every month by either you or your adult representative whilst it is not being occupied by you as your main residence. A record of dates, times and any observations must be recorded in a central inspection record <p>Contents Exclusion</p> <p>If Section 2 – Contents are covered, we will not pay any claim for loss or damage to the following contents within any part of the home whilst it is used for short term commercial holiday letting:</p> <ul style="list-style-type: none"> -Money and credit cards -Deeds and registered bonds -Stamps and coins -Gold, silver, gold and silver plated articles, jewellery and furs
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Endorsement Code	F618
Description	Domestic Mowers – Cover Limit up to £5,000
Wording	<p>We will not pay any claim for loss or damage to domestic mowers unless:</p> <ul style="list-style-type: none"> -the domestic mowers are kept in a garage or outbuilding when not in use -the security of the garage or outbuilding is maintained in good working order throughout the period of insurance and in full and effective operation whenever you are absent from the garage or outbuilding where the domestic mowers are kept. <p>We will not pay any claim for loss or damage resulting from theft or attempted theft of any domestic mowers other than as a result of violent and/or forcible means.</p> <p>We will not pay any more than £5000 for any one claim or loss.</p>

Endorsement Code	F619
Description	Malicious Damage and Arson Exclusion
Wording	<p>We will not pay any claim for loss or damage resulting from:</p> <ul style="list-style-type: none"> -arson -attempted arson -malicious damage

Endorsement Code	F620
Description	Accidental Damage Exclusion
Wording	We will not pay any claim for any accidental damage under this policy .

Endorsement Code	F621
Description	Accidental Damage to Underground Services Exclusion
Wording	<p>We will not pay any claim for accidental damage to:</p> <ul style="list-style-type: none"> - domestic oil pipes - underground water-supply pipes - underground sewers, drains, and septic tanks - underground gas pipes - underground cables <p>which you are legally responsible for and which provide services to or from your home.</p>

Endorsement Code	F622
Description	Domestic Mowers
Wording	<p>We will not pay any claim for loss or damage to domestic mowers unless:</p> <ul style="list-style-type: none"> -the domestic mowers are kept in a garage or outbuilding when not in use -the security of the garage or outbuilding is maintained in good working order throughout the period of insurance and in full and effective operation whenever you are absent from the garage or outbuilding where the domestic mowers are kept. <p>We will not pay any claim for loss or damage resulting from theft or attempted theft of any domestic mowers other than as a result of violent and/or forcible means.</p>

Endorsement Code	F623
Description	Buildings Works Notification
Wording	<p>This insurance is accepted on the basis that no building works whatsoever have started at the premises.</p> <p>You must tell us via your broker or insurance intermediary at least 14 days before any work starts to enable us to determine whether we will:</p> <ol style="list-style-type: none"> 1. Continue your policy unchanged 2. Apply any terms, conditions, exclusions or additional premium 3. Cancel your policy giving you notice as per the cancellation condition shown in your policy wording or on your schedule. <p>We will not pay any claim for loss or damage that occurs at the premises if the building works commence without our prior agreement.</p>

Endorsement Code	F624
Description	Contents in Garages & Outbuildings Extension
Wording	Section 2 – Contents has been extended to include contents in garages and outbuildings up to £5,000 in total per claim

Endorsement Code	F625
Description	Asbestos Exclusion
Wording	We will not pay for any loss, damage or liability caused by or arising out of the removal of, or the disposal of asbestos or materials containing asbestos.

Endorsement Code	F626
Description	Minimum Security Condition (v2)
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to or from the home unless the following security protections are installed and are in full and effective operation whenever the home is left unattended and when you or your family retire for the night;</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.

	You must ensure all security is maintained in good working order throughout the period of insurance. Failure to comply may invalidate cover in the event of a theft claim.
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Endorsement Code	F627
Description	Minimum Security Upgrade Condition (v3)
Wording	<p>We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted within 60 days of inception:</p> <ul style="list-style-type: none"> -Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder. -All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom. -All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks. <p>You must ensure all existing security is maintained in good working order and put into full and effective operation whenever the home is left unattended and when you or your family retire for the night, until you are compliant with the above security conditions.</p> <p>Endorsement F626 becomes effective immediately if the new protections are fitted within the 60 grace period.</p>

Endorsement Code	F628
Description	Extended Holidays (v2)
Wording	<p>We have agreed this insurance on the basis that you have told us that you are on extended holiday for up to 90 consecutive days per year.</p> <p>You must tell us immediately if the unoccupancy is extended.</p> <p>If at the time of a claim the period of unoccupancy is NOT as specified above, we will follow the procedure as detailed under 'Correct Information and Changes in Circumstances' within your policy wording under section 'Your Policy'.</p> <p><u>Cover Restriction</u> We will not pay any claim for loss or damage resulting from theft or attempted theft from the home other than as a result of violent and/or forcible entry or exit.</p> <p><u>Additional duties</u> We will not pay any claim for loss or damage unless:</p> <ul style="list-style-type: none"> -the home is sufficiently furnished at all times for normal living purposes -we are immediately notified should you become aware that the condition of the home has deteriorated by any means and/or the home has been subject to unlawful access or attempted unlawful access of any kind

	<p>-the premises are inspected internally and externally at least once every 7 days by either you or your adult representative. A record of dates, times and any observations must be recorded in a central inspection record.</p> <p>- between the 1st October and 1st April inclusive, the water is turned off at the mains and all tanks and pipes are drained, <u>OR</u> the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius). Additionally, if you have water pipes and water tanks in the loft space you must remove the loft hatch of the home whenever you go on extended holiday to minimise the risk of pipes freezing.</p> <p><u>Security of the home</u> We will not pay any claim for loss or damage from unauthorised entry to the home unless the following security protections are fitted:</p> <p>-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder</p> <p>-All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.</p> <p>-All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings secured by key-operated window locks.</p> <p>We will not pay any claim for loss or damage resulting from unauthorised entry into the home when the premises are left unattended unless the security of the home is maintained in good working order throughout the period of insurance and in full and effective operation whenever you are absent from the premises due to your extended holiday.</p> <p><u>Amended Definitions – words with special meanings</u> The definition of unoccupied is deleted along with all associated cover restrictions as detailed within the policy wording whilst you are on extended holiday.</p>
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Endorsement Code	F629
Description	Annex(es)
Wording	We and The insurer agree the definition of Outbuildings extends to include the Annex(es) which form part of the structure of the main building of the Home as detailed on Your Statement of Fact.

Endorsement Code	F630
Description	Escape of Water Exclusion
Wording	We will not pay any claim for loss, damage or liability resulting from escape of water from fixed water tanks, apparatus or pipes.

Endorsement Code	F631
Description	Residential Let
Wording	This insurance is accepted on the basis that the home is used for residential letting and is occupied by either Professional, Student, Retired or Benefit Assisted tenants If at the time of a claim the tenant type is NOT as specified above we will follow the procedure as detailed under 'Information You Have Given Us' and

'Changes in Circumstances' within **your** policy wording under section 'Your Policy'.

Cover Restriction

We will not pay any claim for loss or damage resulting from theft or attempted theft from the **home** other than as a result of violent and/or forcible entry or exit.

Cover Extension

Section 4 – Legal Liability to the Public, Part A (i) extends to include **your** legal liability, as defined in that section, for using the **home** for the business purposes of residential letting. However, **we** will not pay any claim for any liability arising out of advice given or services rendered in respect of your profession, occupation, business or employment.

Cover Exclusions

1) **We** will not pay for any loss or damage caused as a result of the **premises** being used for illegal activities

2) If Section 2 – Contents is covered, Additional Covers B, C, D, F, G, H, L, M, N, O, P, Q, S & T are deleted

3) If Section 2 – Contents are covered, **we** will not pay any claim for loss or damage to the following **contents**:

- Money and credit cards
- Deeds, registered bonds and other such documents
- Stamps and coins
- Platinum, gold, silver, gold and silver plated articles, gemstones, jewellery, watches and furs
- Pedal Cycles
- Home computers, laptops, tablets, gaming consoles & mobile phones
- Property belonging to the tenants

Additional duties

1) **We** will not pay any claim for loss or damage unless:

-**we** are immediately notified should **you** become aware that the condition of the **home** has deteriorated by any means and/or has been subject to unlawful access or attempted unlawful access of any kind

-the **premises** are inspected internally and externally once every six months by either **you** or **your** adult representative whilst it is tenanted. A record of dates, times and any observations must be recorded in a central inspection record

-the **premises** are inspected internally and externally once every 30 days by either **you** or **your** adult representative if it is left without a tenant for more than 30 consecutive days. A record of dates, times and any observations must be recorded in a central inspection record.

2) **You** must ensure that **you** have an inventory of all the **contents** in the **home**, and a schedule detailing the condition of the property to avoid any misunderstandings or disputes at the end of each tenancy agreement.

3) If the **premises** are occupied by various tenants who each have their own tenancy agreement in place with **you**, **you** must contact the Local Authority to establish whether there are any additional licensing requirements which **you** must comply with.

4) **You** must ensure that **you** notify **us** if the period between one tenant vacating the **home** and the next tenant moving into the **home** exceeds 60 consecutive days.

Endorsement Code	F632
Description	Security Upgrade Condition for Holiday Home
Wording	We will not pay any claim for loss or damage from unauthorised entry to the home unless the security protections outlined in endorsement F542 are fitted within 60 days of policy inception.
Endorsement Code	F633
Description	Security Upgrade Condition for Let Holiday Home
Wording	We will not pay any claim for loss or damage from unauthorised entry to the home unless the security protections outlined in endorsement F544 are fitted within 60 days of policy inception.
Endorsement Code	F634
Description	Buildings Accidental Damage Cover – Lent/Let/Sublet
Wording	Exclusion d) under Section 1 – Buildings – Accidental Damage (“ We will not pay for damage while the home is lent, let or sublet”) has been deleted to reinstate accidental damage cover while the home is lent, let or sublet.
Endorsement Code	F635
Description	Security Upgrade Condition for Unoccupied Level 2 (v2)
Wording	We will not pay any claim for loss or damage from unauthorised entry to the home unless the security protections outlined in endorsement F598 are fitted within 60 days of policy inception.
Endorsement Code	F636
Description	Security Upgrade Condition for Unoccupied Level 3 (v2)
Wording	We will not pay any claim for loss or damage from unauthorised entry to the home unless the security protections outlined in endorsement F609 are fitted within 60 days of policy inception.
Endorsement Code	F637
Description	Security Upgrade Condition for Unoccupied Level 1 (v2)
Wording	We will not pay any claim for loss or damage from unauthorised entry to the home unless the security protections outlined in endorsement F597 are fitted within 60 days of policy inception.
Endorsement Code	FC01
Description	How to make a Claim & Customer Complaints Procedure
Wording	<p><u>How to make a Claim -</u></p> <p>When calling please provide your name, the postcode of the address insured, policy number and the name of your broker or insurance intermediary.</p> <p>United Kingdom (excluding Northern Ireland) -</p> <p>Telephone: 0345 013 4048 Email: eflex.claims2@plum-underwriting.com</p> <p>Northern Ireland -</p> <p>Telephone: 0345 013 4049 Email: eflex.niclaims2@plum-underwriting.com</p> <p><u>Customer Complaints Procedure –</u></p> <p>1. In the event that you wish to make a complaint you can do so at any time</p>

by referring the matter to:

a) The Customer Liaison Officer, Plum Underwriting Limited,
Phoenix House, Christopher Martin Road, Basildon, SS14 3EZ
Email: complaints@plum-underwriting.com

or;

b) Complaints Manager, XL Catlin Insurance Company UK Limited, 20
Gracechurch Street, London, EC3V 0BG
Tel: +44 (0)20 7743 8487 / E-mail: axaxlukcomplaints@axaxl.com

Plum Underwriting Limited or XL Catlin Insurance Company UK Limited aim to respond to all complaints within 5 working days by issuing a written acknowledgement of **your** complaint. In all communications please quote **your policy** number shown on **your schedule and/or statement of fact** along with the name of **your broker or insurance intermediary**.

2. If **you** remain dissatisfied with the resolution of **your** complaint or **you** have not received a final decision within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
Fax: +44 207 964 1001
Text Number: 07860 027 586 (call back service)

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 or 02 numbers. Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 207 964 0500

If **you** would like to refer **your** complaint to the Financial Ombudsman Service, **you** must do so within 6 months from the date **you** receive the final response about **your** complaint from Plum Underwriting Ltd or the **insurer**.

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website www.financial-ombudsman.org.uk.

The complaints handling arrangements above are without prejudice to **your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **your** contractual rights.