

What's Changed

Retreat - UK Holiday Home Insurance Policy 05/2020

For UK holiday home insurance policy wording reference: RET/0520/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the May 2019 policy wording, with a wording reference of RET/0519/PW, and the May 2020 policy wording, with a wording reference of RET/0520/PW.

IMPORTANT: The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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<http://www.plum-underwriting.com/document-centre/>

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'Policy Fees' section has been updated (page 3)
- 3) The following new definitions have been added (pages 7-10):
 - Building Works
 - Electrically Assisted Pedal Cycles (EAPC)
- 4) The following definition has been amended (page 7 & 8):
 - Contents
- 5) The following 'General Condition' has been deleted (page 11):
 3. Building Works
- 6) The following 'General Conditions' have been amended (page 13):
 12. When the Holiday Home is Unoccupied or Unfurnished

7) The following 'General Exclusion' has been updated as follows (page 15):

4. Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from:

~~a) computer viruses, erasure or corruption of electronic data.~~

~~b) the failure of any equipment to correctly recognise the date or change of date.~~

8) The following 'General Exclusions' have been added (page 16):

11. We will not pay any claim for loss, damage, liability, cost or expense caused deliberately or accidentally by:

i. the use of or inability to use any application, software, or programme;

ii. any computer virus;

iii. any computer related hoax relating to i and/or ii above.

12. We will not pay any claim for loss of or damage to any electronic data (for example files or images) wherever it is stored.

9) A whole new section regarding Building Works has been added (pages 17 & 18)

10) The following cover under 'Section 1 – Buildings – Standard Cover' has been amended as follows (page 21):

This insurance covers the buildings for physical loss or damage caused by:	We will not pay for:
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes	<p>a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 in Section 1 – Buildings – Standard Cover.</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs and ornamental fountains or ponds.</p> <p>c) for loss or damage while the holiday home is unoccupied unless you or a responsible adult representative of yours turns off the water at the mains stopcock.</p> <p>d) for loss or damage whilst the holiday home is unfurnished.</p> <p>e) for loss or damage due to the failure or lack of grouting or sealant.</p>

11) The following covers under 'Section 1 – Buildings – Additional Cover' have been amended as follows (page 23 & 24):

This section of the insurance also covers:	We will not pay:
<p>C – Loss of Rent Holiday Rental Income/Alternative Accommodation</p> <p>The rent holiday rental income you would have received but are unable to recover while the holiday home cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover;</p> <p>or</p>	<p>a) any amount over 25% of the sum insured for the buildings damaged or destroyed.</p> <p>b) any loss of rent holiday rental income or alternative accommodation payable after the property is reinstated and ready for habitation.</p> <p>c) any costs incurred without our agreement to pay.</p>

<p>The cost of using other accommodation substantially the same as your existing accommodation, which you have to pay for you, your guests, your tenants and yours/their pets and horses as the holiday home cannot be lived in following loss or damage which is covered under the events insured under numbers 1 to 11 in Section 1 – Buildings – Standard Cover</p>	<p>d) any costs recoverable elsewhere. e) more than 24 months for this additional cover. f) any loss of rent holiday rental income at the same time as paying the cost of alternative accommodation. g) any alternative accommodation at the same time as paying loss of rent holiday rental income</p>
<p>G - Trace and Access The costs incurred to find the source of escape of: a) water, oil or gas (including LPG) from any domestic water or heating installation within the holiday home including subsequent repairs to walls, floors and ceilings b) water from underground service pipes, cables, sewers and drains for which you are legally responsible outside the holiday home but at the address shown on your schedule.</p>	<p>a) more than £5,000 in any period of insurance. b) any costs incurred whilst the holiday home is unfurnished c) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>

12) The following cover under 'Section 1 – Buildings – Accidental Damage' has been amended as follows (page 26):

<p>This extension covers accidental damage to the buildings.</p>	<p>We will not pay:</p> <p>a) for damage or any proportion of damage which we specifically exclude elsewhere under section 1. b) for the buildings moving, settling, collapsing or cracking. c) for damage while the holiday home is being altered, repaired, maintained or extended. d) for the cost of maintenance and routine decoration. e) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost. f) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, septic tanks, lamp posts, ornamental fountains and ponds and fuel tanks. g) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination. h) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your or your guests/tenants pets.</p>
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13) The following cover under 'Section 2 – Holiday Home Contents – Standard Cover' has been amended as follows (page 28):

<p>This insurance covers the contents for physical loss or damage caused by:</p>	<p>We will not pay for:</p>
<p>4. escape of water from fixed water tanks, apparatus or pipes</p>	<p>a) for loss or damage while the holiday home is unoccupied unless you or a responsible adult representative of yours turns off the water at the mains stopcock. b) for loss or damage whilst the holiday home is unfurnished. c) for loss or damage due to the failure or lack of grouting or sealant.</p>

14) The following cover under 'Section 2 – Holiday Home Contents – Accidental Damage' has been amended as follows (page 33):

<p>This extension covers accidental damage to the contents within the premises.</p>	<p>We will not pay</p> <ul style="list-style-type: none">a) for damage or any proportion of damage which we specifically exclude elsewhere under section 2.b) for damage or deterioration of any article caused by dyeing, repair, renovation or whilst being worked upon.c) for damage caused by chewing, tearing, scratching, fouling, urinating or vomiting by your or your guests/tenants pets.d) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.e) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination.
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15) 'How we deal with your claim' under 'Section 2 – Holiday Home Contents – Conditions that Apply to this Section Only' has been amended (page 33)

16) The following under 'Section 3 – Accidents to Domestic Employees' has been amended as follows (page 34):

Limit of insurance

We will not pay more than **the limit shown on your schedule** ~~£10,000,000~~ for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

17) The following exclusion under 'Section 4 – Legal Liability to the Public' has been amended as follows (page 36):

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

h) arising out of **your** ownership, possession or use of:

i) any motorised or horsedrawn vehicle other than:

- domestic gardening equipment used within the **premises**
- pedestrian controlled gardening equipment used elsewhere and
- motorised mobility scooters, electric wheelchairs and powerchairs
- **electrically assisted pedal cycles**

18) The following under 'Section 4 – Legal Liability to the Public' has been amended as follows (page 37):

Limit of insurance

We will not pay more than the limit shown on your schedule for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.

~~We will not pay~~

- ~~• in respect of pollution and/or contamination: more than £5,000,000 in all~~
- ~~• in respect of other liability covered under section 4: more than £5,000,000 in all for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.~~

End of 'Retreat 05/2020 - What's changed?' Document.

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