

What's Changed Amethyst Original Home Insurance Policy 05/2020

For Republic of Ireland home insurance policy wording reference: AMEOI/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 AMEOI/0519/PW, and the May 2020 policy wording, with a wording reference of AMEOI/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) Full details regarding the Customer Complaint Procedure have been removed and added to the client Schedule/Statement of Fact (page 3)

- 4) Full details regarding who Authorises and Regulates which sections of cover have been removed and added to the client Schedule/Statement of Fact (page 3)

- 5) Full details regarding which Insurance Compensation Scheme applies to whom have been removed and added to the client Schedule/Statement of Fact (page 4).

- 6) The following new definitions have been added (pages 7-10):
 - Building Works
 - Electrically Assisted Pedal Cycles (EAPC)

- 7) The following definition has been amended (page 7):
 - Contents

8) The following 'General Condition' has been deleted (page 11):

3. Building Works

9) The following 'General Condition' has been amended (page 12):

10. Chimney Maintenance

10) The following 'General Exclusion' has been updated as follows (page 13):

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.~~

11) The following 'General Exclusions' have been added (page 14):

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.

12) A whole new section regarding Building Works has been added (pages 15 & 16)

13) The following 'Special Extension' under 'Section 1 – Your Buildings' has been amended as follows (page 20):

We will pay for:	We will not pay for:
<p>6. 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 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 home but at the address shown on your schedule.</p>	<p>a) more than €15,000 in any one period of insurance. b) costs incurred if the escape of water, oil or gas (including LPG) commenced before cover starts.</p>

14) The following exclusions have been amended or deleted under ‘Section 1 – Your Buildings – Exclusions’ (page 24):

What is not covered

2. Loss or damage caused by:

- ~~demolition, structural alteration, construction, renovation, structural repair, restoration, application of heat or any similar process~~
- chewing, scratching, tearing, fouling, **urinating** and vomiting by **your** pets

15) The following ‘Special Extension’ under ‘Section 2 – Your Contents inc Fine Art, Antiques & Valuables’ has been amended as follows (page 29):

We will pay for:	We will not pay for:
18. Pedal Cycles including Electrically Assisted Pedal Cycles (EAPC)	a) more than €5,000 any one claim unless a higher amount is shown on your schedule . b) loss or damage to pedal cycles or EAPC tyres, lamps and accessories unless the pedal cycle or EAPC is stolen or damaged at the same time. c) loss or damage to pedal cycles or EAPC while left unattended while away from the home unless locked to an immovable object or kept in a locked building at the time of the theft.

16) The following exclusions have been amended, deleted or added under ‘Section 2 – Your Contents inc Fine Art, Antiques & Valuables– Exclusions’ (page 32):

What is not covered

2. Loss or damage caused by:

- ~~demolition, structural alteration, construction, renovation, structural repair, restoration, application of heat or any similar process~~
- chewing, scratching, tearing, fouling, **urinating** and vomiting by **your** pets

11. Loss or damage of casino chips

17) The following exclusions have been amended under ‘Section 3 – Your Legal Liability to the Public – Exclusions’ (page 34):

What is not covered

1. Any amount more than ~~€5,000,000~~ **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 incurred by **you** with **our** written consent.

5. Liability arising out of the ownership, possession or operation of:

- a) any mechanically propelled or horse-drawn vehicle other than a domestic gardening machine operated within **your home**, pedestrian controlled domestic gardening machines operated elsewhere, **electrically assisted pedal cycles** and motorised wheelchairs/powerchairs and mobility scooters

18) The following exclusion has been amended under 'Section 4 – Your Legal Liability to your Domestic Employees – Exclusions' (page 35):

What is not covered

1. Any amount more than ~~€10,000,000~~ **the limit shown on your schedule** for any one accident or series of accidents arising out of any one event.

19) 'Privacy & Data Protection Notice' under 'Section 5 – Home Emergency' has been updated (page 41)

End of 'Amethyst Original 05/2020 - What's Changed?' Document.

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