

## What's Changed Amethyst Original Home Insurance Policy 2019

For Republic of Ireland home insurance policy wording reference: AMEOI/0519/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of AMEOI/0118/PW, and the 2019 policy wording, with a wording reference of AMEOI/0519/PW.

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

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

1) The insurer/underwriter for the following sections of cover has been changed to Lloyd's Insurance Company S.A based in Belgium:

Section 1 – Your Buildings

Section 2 – Your Contents including Fine Art, Antiques & Valuables

Section 3 – Your legal Liability to the Public

Section 4 – Your Legal Liability to your Domestic Employees

2) 'Cooling-Off Period' section has been updated (page 2)

3) Details of the 'Financial Services Ombudsman' have been replaced with 'Financial Services & Pensions Ombudsman' (page 3)

4) 'Your Insurers' section has been updated (page 4)

5) 'The Financial Conduct Authority (United Kingdom)' address has been updated (page 4)

6) 'National Bank of Belgium' section has been added (page 4)

7) 'Financial Services & Markets Authority' section has been added (page 5)

8) 'United Kingdom Financial Services Compensation Scheme' has been replaced with 'Insurance Compensation Schemes' (pages 5 & 6)

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

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

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

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

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

- 11. Chimney Maintenance

13) The following 'Special Extensions' under 'Section 1 – Your Buildings' have been amended as follows (pages 18-22):

| We will pay for:   | We will not pay for:   |
|--|--|
| <p>2. Alternative Accommodation<br/>The cost of using other accommodation substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for <b>you</b> and <b>your</b> pets and horses as the <b>home</b> cannot be lived in following loss or damage which is covered under Section 1.</p> | <p>a) more than 24 months.<br/>b) any costs recoverable elsewhere.<br/>c) any costs incurred before <b>we</b> provided <b>our</b> agreement to pay.<br/>d) any alternative accommodation payable after the property is reinstated and ready for habitation.<br/>e) any alternative accommodation at the same time as paying the loss of rent.</p>  |
| <p>3. Loss of Rent<br/>The rent <b>you</b> would have received but are unable to recover while the <b>home</b> cannot be lived in following loss or damage which is covered under Section 1.</p>   | <p>a) more than 24 months.<br/>b) any loss of rent payable after the property is reinstated and ready for habitation.<br/>c) any costs recoverable elsewhere.<br/>d) any costs incurred before <b>we</b> provided <b>our</b> agreement to pay.<br/>e) any loss of rent at the same time as paying the cost of alternative accommodation.</p>   |
| <p>13. Fatal Injury<br/><b>We</b> will pay a benefit if <b>you</b> suffer a physical injury as a result of:<br/>a) a fire or outward and visible violence by burglars at <b>your premises</b>, or<br/>b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p>  | <p>a) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) at the time of death.<br/>b) this extension more than once under <b>your policy</b> for any one incident.<br/>c) <b>domestic employees</b><br/>d) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p> |

14) The following exclusion has been amended under 'Section 1 – Your Buildings – Exclusions' (page 23):

**What is not covered**

2. Loss or damage caused by:

- ~~by escape of oil from an oil tank installed more than 10 years ago~~ escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement

15) The following 'Special Extensions' under 'Section 2 – Your Contents inc Fine Art, Antiques & Valuables' have been amended as follows (pages 25-30):

| We will pay for:   | We will not pay for:   |
|--|--|
| <p>6. Domestic Heating Oil<br/>Accidental loss of domestic heating oil from heating installations, oil tanks or pipes.</p>   | <p>a) more than €10,000 in any one <b>period of insurance</b>.<br/> b) loss or damage while the <b>home is unoccupied</b>.<br/> c) <del>any loss of oil from an oil tank installed more than 10 years ago</del> any loss of oil from an oil tank unless <b>you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement</b></p> |
| <p>7. Fatal Injury<br/><b>We</b> will pay a benefit if <b>you</b> suffer a physical injury as a result of:<br/> a) a fire or outward and visible violence by burglars at <b>your premises</b>, or<br/> b) an assault in the Republic of Ireland provided that death ensues within twelve (12) months of such injury.</p> | <p>a) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) at the time of death.<br/> b) this extension more than once under <b>your policy</b> for any one incident.<br/> c) <b>domestic employees</b><br/> d) more than €25,000 per person (or €5,000 for anyone under sixteen (16) years of age) where both Section 1 - Buildings and Section 2 – Contents are insured.</p>  |
| <p>24. Hole in One<br/><b>We</b> will pay <b>you</b> up to €500 for any expenses incurred if <b>you</b> achieve a hole in one in an official golf competition.</p>   | <p>a) any claim where <b>you</b> do not provide <b>us</b> with the scorecard and certificate from <b>your</b> club or the match secretary</p>  |

16) The following exclusion has been amended 'Section 2 – Your Contents inc Fine Art, Antiques & Valuables– Exclusions' (page 31):

### What is not covered

2. Loss or damage caused by:

- ~~by escape of oil from an oil tank installed more than 10 years ago~~ escape of oil from an oil tank unless **you can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement**

17) The following exclusions have been added 'Section 3 – Your Legal Liability to the Public – Exclusions' (page 33):

### What is not covered

4. Any liability:

- arising as a result of escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement

7. Liability arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

18) 'Data Protection Legislation' definition has been added to 'Section 5 – Home Emergency' (page 35)

19) 'Privacy & Data Protection Notice' has been added to 'Section 5 – Home Emergency – Conditions' (page 40)

20) The insurer/underwriter under 'Section 6 – Legal Expenses & Identity Theft' has been changed to AmTrust Europe Ltd.

21) 'Customer Service' has been updated under 'Section 6 – Legal Expenses & Identity Theft – Customer Services Information' (page 48)

22) 'Data Protection' section has been replaced with 'Privacy & Data Protection Notice' under 'Section 6 – Legal Expenses & Identity Theft – Customer Services Information' (page 49)

**End of 'Amethyst Original 05/2019 - What's Changed?' Document.**

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