

# What's Changed Flex Home Insurance Policy 01/2021

FLEX

For Republic of Ireland home insurance policy wording reference: FLXI/0121/PW

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The following document demonstrates any significant differences to the conditions of the policy and the cover between the May 2020 policy wording, with a wording reference of FLXI/0520/PW, and the January 2021 policy wording, with a wording reference of FLXI/0121/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/>

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- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) Increase building works value within 'Building Works definition to €30,000 (page 7)
- 3) Increase the following values under definitions: (pages 7 & 8)
  - Property in the open increased to €1,000
  - Money to €1,000
  - Credit Cards increased to €1,000
  - Pedal cycles increased to €750
  - Contents in garage and outbuildings increased to €7,500
- 4) Increase number of days under 'Unoccupied' definition to 60 (page 11)
- 5) Update General Condition 3. Index Linking (page 12)
- 6) Update General Condition 8. Fraudulent Claims (page 13)
- 7) Under Section 1 Buildings – Additional Cover point G (Trace & Access), point a) under 'we will not pay' is amended as follows:
  - a) more than £7,500 in any one period of insurance(page 23)
- 8) Under Section 9: Legal Expenses amended provider to MIS Underwriting Limited (page 42)
- 9) Add definition of 'You/Your/Insured' under Section 9: Legal Expenses (page 42)
- 10) Under Section 9: Legal Expenses updated Privacy and Data Protection Notice (page 49)

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**End of 'Flex 01/2021 - What's changed?' Document.**

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