

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

For Unoccupied Republic of Ireland home insurance policy wording reference: UNCI/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 UNCI/0519/PW, and the January 2021 policy wording, with a wording reference of UNCI/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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- 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) Under definition 'contents does not include' add the following exclusion:
  - **Contents in the open**
- 4) Update General Condition 3. Index Linking (page 12)
- 5) Update General Condition 8. Fraudulent Claims (page 13)
- 6) Added definition of '**We/Us/Our**' and '**You/Your/Insured**' Under Section 5: Legal Expenses (page 45)
- 8) Under Section 5: Legal Expenses updated the Privacy and Data Protection Notice (pages 50 & 51)

## End of 'Unoccupied 01/2021 - What's changed?' Document.

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