

# What's Changed Retreat - Holiday Home Insurance Policy 01/2021



For Republic of Ireland holiday home insurance policy wording reference: RETI/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 RETI/0520/PW, and the January 2021 policy wording, with a wording reference of RETI/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) Under definitions under '**contents** does not include' deleted exclusion for **electrically assisted pedal cycles** (page 8)
- 4) Update General Condition 3. Index Linking (page 11)
- 5) Update General Condition 8. Fraudulent Claims (page 12)
- 6) 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 24)
- 7) Under Section 4: Legal Liability to the Public under 'what is covered – **we will pay you**' deleted point ii) as this should be considered under insurance for the policyholder's main residence (page 35)
- 8) Under Section 5: Legal Expenses updated definition of '**Dilapidations Inventory**' to reference **insured property**.
- 9) Under Section 5: Legal Expenses added definition of **Insured Property, You/Your/Insured and We/Us/Our** (page 38)

10) Under Section 5: Legal Expenses referenced '**insured property**' under covers provided (pages 39 & 40)

11) Under Section 5: Legal Expenses updated the Privacy and Data Protection Notice (pages 43 & 44)

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

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