

# What's Changed Let - Landlords Home Insurance Policy 01/2021

The logo consists of the letters 'LET' in a white, sans-serif font, centered within a solid, muted purple rectangular background.

For Republic of Ireland landlords home insurance policy wording reference: LETI/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 202 policy wording, with a wording reference of LETI/0520/PW, and the January 2021 policy wording, with a wording reference of LETI/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.

Copies of all our documentation are available to download as PDF documents from the Plum Underwriting Ltd website as follows:

<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) Update General Condition 3. Index Linking (page 11)
- 4) Update General Condition 8. Fraudulent Claims (page 12)
- 5) 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)
- 6) Under Section 5: Landlords Legal Expenses and Rent Guarantee remove all rent guarantee elements as this cover is no longer available and renamed section to 'Landlords Legal Expenses'. (Various pages but page 40 removed in its entirety).
- 7) Amended definition of 'We/Us/Our' Under Section 5: Landlords Legal Expenses to MIS Underwriting Limited (page 37)
- 8) Under Section 5: Landlords Legal Expenses updated the Privacy and Data Protection Notice (pages 44 & 45)

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

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