

What's Changed Amethyst Home Insurance Policy 01/2021

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

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 AMEI/0520/PW, and the January 2021 policy wording, with a wording reference of AMEI/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/

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) General Condition 3. Index Linking revised (page 12)
- 3) General Condition 6. Fraudulent Claims updated (page 13)

4) Under the 'General Exclusions' addition of the following bullet point:
for loss or damage due to the failure or lack of grouting or sealant. (page 14)

5) Under Section 6: Legal Expenses & Identity Theft removed 'legal helpline' section as this information is displayed on the schedule (page 40).

6) Amended definitions of 'We/Us/Our' and 'You/Your/Yourself' under Section 6: Legal Expenses & Identity Theft (pages 42 & 43)

7) Deletion of the existing Privacy and Data Protection Notice on page 52 which has now been replaced with a new Privacy and Data Protection Notice - Applicable to Section 6: Legal Expenses & Identity Theft and Section 7 - Home Emergency (pages 56-57).

8) Updated provider under Section 7: Home Emergency to MIS Underwriting Limited (page 53)



End of 'Amethyst 01/2021 - What's changed?' Document

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