

What's Changed Premier Home Insurance Policy 01/2021

For Republic of Ireland home insurance policy wording reference: PREI/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 PREI/0520/PW, and the January 2021 policy wording, with a wording reference of PREI/00121/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 13)
- 3) General Condition 6. Fraudulent Claims updated (page 14)
- 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 15)
- 5) Under Section 6: Legal Expenses & Identity Theft removed 'legal helpline' section as this information is displayed on the schedule (page 46).
- 6) The definition of 'We/Us/Our/Insurer(s)' under Section 6: Legal Expenses & Identity Theft amended (page 49)
- 7) Deletion of the Section 6: Legal Expenses & Identity Theft Privacy and Data Protection Notice (page 58) – this has been replaced with an updated notice now on pages 62 & 63.
- 8) Updated provider under Section 7: Home Emergency to MIS Underwriting Limited (page 60)
- 9) Deletion of the Section 7: Home Emergency Privacy and Data Protection Notice and replaced with new Privacy and Data Protection Notice - Applicable to Section 6: Legal Expenses & Identity and Section 7: Home Emergency (Pages 62-63)

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

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