

What's Changed Flex Home Insurance Policy 04/2021

FLEX

For UK home insurance policy wording reference: FLX/0421/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 FLX/0520/PW, and the April 2021 policy wording, with a wording reference of FLX/0421/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/>

- 1) Update registered office address (pages 4 & 6).
- 2) Increase notification of works sum to from £25,000 to £30,000 (page 7).
- 3) Increase property in the open cover from £1,000 to £2,000 (page 7).
- 4) Increase Money cover and Credit card cover to £1,000 (from £750 and £500 respectively) (page 7).
- 5) Increase pedal cycles to from £500 to £750 (pages 8 & 39).
- 6) Increase contents in outbuildings from £5,000 to £7,500 (page 8).
- 7) Increase number of days of unoccupied from 30 to 60 (page 11).
- 8) Update index linking wording (page 12)
- 9) Under Section 1 – Buildings Additional Cover G – Trace & Access increase cover from £5,000 to £7,500

We will not pay

- a) more than £7,500 in any period of insurance.

(page 23)

- 10) Under Section 9: Legal Expenses added the following definition:

Please add the following definition:

You/Your/Insured

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The person or persons, organisation or company named on **your schedule** as policyholder(s), all members of their family (including foster children and children of co-habiting partners), their civil partner or co-habiting partner who all permanently live in the **home**'.
If **you** die **your** personal representatives will be covered to pursue or defend cases, covered under section nine (9) of this insurance, on **your** behalf that arose prior to or out of **your** death.

(page 43)

End of 'Flex 04/2021 - What's changed?' Document.

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