

What's Changed Unoccupied Home Insurance Policy 04/2021

For Unoccupied UK home insurance policy wording reference: UNC/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 UNC/0520/PW, and the April 2021 policy wording, with a wording reference of UNC/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 (page 4 & 6)
- 2) Increase notification of works sum to £30,000 (page 7).
- 3) Under definition 'contents does not include' add the following exclusion:
 - **Contents in the open**

(page 8)

- 4) Update index linking wording (page 12)

- 5) Under Section 5: Legal Expenses added the following definition:

You/Your/Insured

The person, persons, organisation or company named on **your schedule** as policyholder(s).
If **you** die personal representatives will be covered to pursue or defend cases covered under section five (5) of this insurance on **your** behalf that arose prior to or out of **your** death.

(page 44)

- 6) Small amendments to the Privacy and Data Protection Notice under Section 5: Legal Expenses (Emboldening of titles, updated website address and referencing to where privacy statement can be found) (page 51)

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

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