

What's Changed Amethyst Original Home Insurance Policy 04/2021



For UK home insurance policy wording reference: AMEO/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 AMEO/0520/PW, and the April 2021 policy wording, with a wording reference of AMEO/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 of registered office address page 4 & 6)
 - 2) Increase notification of works sum from £25,000 to £30,000 (page 7).
 - 3) Update index linking wording (page 11)
 - 4) Under General Exclusions 'what is not covered' added additional bullet point
 - for loss or damage due to the failure or lack of grouting or sealant.
- (page 13)
- 5) Update Section 5: Home Emergency Privacy & Data Protection Notice (whole section replaced with new wording to include new claims handler for section.) (page 40)
 - 6) Under Section 6: Legal Expenses & Identity Theft amended the definition of 'you/your':

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 six (6) of this insurance, on **your** behalf that arose prior to or out of **your** death.

(page 42)

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

End of 'Amethyst Original 04/2021 - What's Changed?' Document.

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