

# What's Changed Retreat - UK Holiday Home Insurance Policy 04/2021



For UK holiday home insurance policy wording reference: RET/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 RET/0520/PW, and the April 2021 policy wording, with a wording reference of RET/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.

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) Update of registered office address (pages 4 & 5)
- 2) Increase notification of works sum from £25,000 to £30,000 (page 7).
- 3) Update index linking wording (page 11)
- 4) Under Section 1 Buildings Additional Cover G: Trace & Access increased cover from £5,000 to £7,500

**We will not pay:**  
**a) more than £7,500 in any one period of insurance**

(page 24)

6) Under Section 4: Legal Liability to the Public, Part A - Legal Liability, under 'what is covered – **we will pay you**' deleted point ii) as this should be considered under insurance for the policyholder's main residence (page 35)

7) 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 39)

8) 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 45)

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

© 2021 Plum Underwriting Ltd, all rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166