

## What's Changed

# Overseas Retreat - Holiday Home Insurance Policy 04/2021

For overseas holiday home insurance policy wording reference: OVS/0421/PW

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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 OVS/0520/PW, and the April 2021 policy wording, with a wording reference of OVS/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/>

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- 1) Update of registered office address pages 3 & 4)
- 2) Increase notification of works sum from £25,000 to £30,000 (page 6).
- 3) Updated definition of '**You/Your/Insured**' to remove referencing to section 5 (page 9).
- 4) Update index linking wording (page 10).
- 5) Under Section 4: Legal Liability to the Public, Part A - Legal Liability, under 'what is covered deleted the following:  
(**We will pay you**) **and any person(s) who with your permission temporarily occupy the holiday home**  
(page 34)
- 6) Under Section 5: Legal Expenses updated definition of '**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)
- 7) 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). (pages 44 & 45)

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

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