



This is a summary of the cover available under the Plum Home Ltd Policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found on your policy booklet (and accompanying schedule of insurance) that will be issued to you if you decide to take a Holiday Home Policy. **You should read this document carefully and immediately upon receipt of it** and, if you have any queries you should raise them with your insurance advisor. English Law will apply to the contract of insurance.

NAME OF INSURER

Your insurance contract will be made with certain underwriters at Lloyd's of London who have delegated authority for the administration of your policy to ABACUS under a scheme managed by Plum Underwriting Ltd.

ABOUT YOUR POLICY

This insurance provides the following coverage:

Holiday Home and 2nd Home Insurance

This insurance only relates to those sections of the insurance which you request and we agree to insure.

Cover specific features and benefits (referenced to the sections contained in the insurance document):

Buildings are defined as: The private dwelling built of brick, stone or concrete and roofed with slate, tiles, asphalt, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings, swimming pools, tennis courts, drives, patios and terraces, walls gates and fences and fixed fuel tanks.

Contents are defined as: Household goods and personal property, within the home, which are your property or for which you are legally responsible.

Buildings and Contents are covered for loss or damage caused by:-

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices
- Storm, flood, weight of snow
- Escape of oil from fixed domestic oil-fired heating installations
- Escape of water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, strikes, violent disorder, civil commotion and malicious damage
- Subsidence or heave of the site or landslip
- Falling trees, lamp-posts or telegraph poles

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable).

Cover can be extended to include Accidental Damage to the buildings sections for an additional premium.

Buildings cover also includes:-

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Accidental breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for buildings
- Architect's and Surveyor's fees, debris removal and additional costs up to 10% of the sum insured for buildings
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

Contents cover also includes:-

- Property in the open up to £250
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Accidental damage to televisions, audio and video equipment including radios, video recorders, home computers and satellite decoders
- Accidental breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay or temporary accommodation costs up to 10% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each injured person
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an escape of water
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1) Contents cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- Money and credit cards are insured up to a maximum of £300 in total
- Deeds and registered bonds and other personal documents are insured up to a maximum of £1,500 in total
- Stamps or coins forming part of a collection are insured up to a maximum of £1,250 in total
- Gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £2,500 or 10% of the sum insured for contents, whichever is less.
- Domestic oil in fixed fuel oil tanks is insured up to a maximum of £1,000
- Theft of contents from detached outbuildings are insured up to £500 or 3% of the sum insured for contents, whichever is the greater

Contents cover does NOT include:

- Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- Any living creature
- Any part of the buildings
- Any property held or used for business purposes
- Any property insured under any other insurance

2) Exclusions that apply to the whole of this insurance:-

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by, or under the order of, any government or public or local authority
- Existing or deliberate damage
- Loss, damage or liability caused by biological or chemical contamination arising from
 - Terrorism
 - Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism
- Any reduction in the value of the property insured following repair or replacement
- We will not pay for any damage caused by wear and tear or any gradually operating cause

3) Policy Excess

The standard policy excess is £50. For claims resulting from subsidence, landslip or heave the excess is £1,000. Any specific excess that may be applied will be advised to you. The policy excess is increased to £250 in respect of loss or damage (or resultant damage) to any flat roof areas. The policy excess is increased to £250 in respect of loss or damage caused by escape of water (with effect from 8th April 2010).

4) Tell us about any changes in occupancy of the home

You must tell [the insurance broker who sold you this insurance] of any changes to the use of the as a permanent private residence, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes, your claim may not be covered.

5) Tell us about any changes to the home

You must tell [the insurance broker who sold you this insurance] before you start any structural work to the buildings that:-

- Change the use of the building in any way
- Involves the external surfaces of the buildings being affected/changed
- Means you having to move out of the buildings for any period of time

6) While the *home* is not normally lived in or occupied by a holiday tenant

The buildings and contents section of this insurance does not cover,

- a) Loss or damage by escape of water from and frost damage to fixed water tanks, apparatus or pipes UNLESS the water is turned off at the mains and all tanks and pipes are drained, OR the central heating system is in continuous operation to maintain a minimum temperature of 60° Fahrenheit/15° Celsius between the 1st of October and the 1st of April inclusive
- b) The first £250 of every claim (in addition to an amount to be deducted off every claim as specified in the certificate) other than fire and subsidence, heave and landslip which are as per the certificate wording
- c) Jewellery, furs, gold, silver, gold and silver plated articles

You must arrange for both internal & external inspections of the property at least every 7 days and a record log of these visits must be maintained

How we settle your claim

Buildings:- We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents:- Providing the sum insured is adequate, we will, at our option, pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as you have paid or we have authorized the cost of replacement.

This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for depreciation.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

PERIOD OF INSURANCE

The period covered by this insurance is normally 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

COOLING OFF PERIOD

If you decide that you do not wish to proceed then you can cancel this insurance by writing to [the insurance broker who sold you this insurance] within 14 days of either:-

- The date you receive your policy documentation; or
- The start of the period of insurance

Whichever is the later

CANCELLATION

We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.

HOW TO MAKE A CLAIM

If you believe that you have a claim under this insurance you should notify

Plum Underwriting Claims Team, 3rd Floor, 90 St Vincent Street, Glasgow, G2 5UB

Telephone: 0845 250 7003

Fax: 0845 250 7004

Email: claimsteam@plum-underwriting.com

COMPLAINTS PROCEDURE

Any complaint you may have should, in the first instance, be directed to your insurance advisor who will inform ABACUS immediately. In the event that you are not satisfied with the way in which the complaint has been handled, you should write to:

ABACUS,
Compliance Director,
7th Floor Maitland House,
Warrior Square,
Southend on Sea,
Essex, SS1 2JN.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Customer Liason Officer,
Plum Underwriting Ltd,
145 Leadenhall Street,
London, EC3V 4QT.

In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Policyholder & Market Assistance,
Lloyd's,
One Lime Street,
London, EC3M 7HA.

Telephone: 020 7327 5693
Fax No.: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder & Market Assistance may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website: www.fscs.org.uk

LAW & JURISDICTION APPLICABLE TO THE INSURANCE

Notice to the insured. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.