



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 Plum (Home) Ltd 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.

## 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.

## TYPE OF INSURANCE AND COVER

This policy covers property insurance for unoccupied properties.

Two different levels of cover are available for cover definitions see item below "significant features and benefits".

The insurance provides cover for:

Buildings Cover

Landlords Contents cover (optional)

Property Owner's Liability cover is included.

Please refer to your policy schedule for your selected cover. Please contact your insurance advisor if you would like a copy of the policy wording.

The maximum amount that your insurer will pay is the sum insured shown within your policy wording or policy schedule. **It is important that the sum insured shown represents the full value of re-building / replacement of your property.**

## SIGNIFICANT FEATURES AND BENEFITS

### BUILDINGS & CONTENTS – UNOCCUPIED PROPERTY SCHEME

#### Level 1 cover option

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Subsidence, heave or landslip

## SIGNIFICANT FEATURES AND BENEFITS

### BUILDINGS & CONTENTS – UNOCCUPIED PROPERTY SCHEME

#### Level 2 cover option

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Collision by vehicle or animal
- Storm, flood or weight of snow
- Breakage or collapse of fixed radio & television aerials, satellite dishes & their fixtures and fittings
- Escape of water from and frost damage to fixed water tanks apparatus or pipes.
- Escape of oil from a fixed domestic heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Subsidence, heave or landslip
- Breakage and collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts

## SIGNIFICANT FEATURES AND BENEFITS

### BUILDINGS & CONTENTS – UNOCCUPIED PROPERTY SCHEME

#### LEVEL 3 COVER OPTION

The cost of repairing or rebuilding the property following loss or damage to your house by the following specific perils:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Collision by vehicle or animal
- Storm, flood or weight of snow
- Breakage or collapse of fixed radio & television aerials, satellite dishes & their fixtures and fittings
- Escape of water from and frost damage to fixed water tanks apparatus or pipes.
- Escape of oil from a fixed domestic heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Subsidence, heave or landslip
- Breakage and collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts
- Theft or attempted Theft (Including malicious damage)

## LEGAL LIABILITY TO THE PUBLIC

Applies to both LEVEL 1, LEVEL 2 and LEVEL 3

Any amount which you are legally liable to pay as damages for bodily or damage to property, plus your defence costs and expenses arising as owner of the property up to £2,000,000 for any one accident or series of accidents arising out of one event or £2,000,000 in all for pollution or contamination.

## SIGNIFICANT CONDITIONS

Applies to both LEVEL 1, LEVEL 2 and LEVEL 3

- You must tell us in advance if you are planning to carry out structural building work to the premises insured.
- If a part of the roof at the premises is flat, you must have this checked and maintained where necessary every 5 years.
- Where a single flat is the subject matter of this insurance policy, insurer's liability for loss or damage to the common parts of the building which the insured flat forms part of, is limited to the percentage that said flat bears to the total number of flats forming the building. In any event, insurer's maximum liability will not exceed the sum insured stated.
- The property must not have been unoccupied for more than one year (unless specifically agreed otherwise)
- You or your agent must inspect the property internally and externally at least once every 7 days and maintain a record of these inspections.
- Property must be maintained in good condition
- The water must be turned off at the mains and the system drained
- The gas and electricity must be turned off at the mains unless used for security or heating

## SIGNIFICANT OR UNUSUAL GENERAL POLICY EXCLUSIONS

Applies to both LEVEL 1, LEVEL 2 and LEVEL 3

- Subsidence, heave &/or landslip cover will be excluded if the property is to be sold or undergoing any structural work
- Any loss caused by wear and tear or any gradually operating cause
- Employers liability is not covered

## SIGNIFICANT OR UNUSUAL EXCLUSIONS RELATING TO BUILDINGS AND CONTENTS

Applies to both LEVEL 1, LEVEL 2 and LEVEL 3

- Damage to gates and fences due to falling trees, telegraph poles or lamp-posts
- Subsidence, heave or landslip damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the property was damaged at the same time by the same cause

## POLICY EXCESS

- The subsidence excess applicable to this policy is £1,000 unless otherwise agreed and noted on your schedule.
- The policy excess applicable to all other sections is £100 unless otherwise agreed and noted on your schedule.
- The policy excess applicable to the Level 3 Cover is £100 increasing to £250 in respect of malicious damage and theft
- The policy excess is increased to £250 in respect of loss or damage (or resultant damage) to any flat roof areas

## DURATION

This is an annually renewable policy.

## CANCELLATION PROCEDURE

You have 14 days from receipt of your policy booklet to cancel the cover. We will refund your premium for the time that is left on your policy. We may make an additional administrative charge of £20 or 10% of the premium, whichever is the greater.

If after this 14 day period you require the policy to be cancelled we will make a minimum charge of 50% of the annual premium if the policy is in its first year of insurance.

## HOW TO MAKE A CLAIM

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

Plum Underwriting Claims Team, 3<sup>rd</sup> Floor, 90 St Vincent Street, Glasgow, G2 5UB.

**Telephone:** 0845 250 7003  
**Fax:** 0845 250 7004  
**Email:** [claimsteam@plum-underwriting.com](mailto: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,  
7<sup>th</sup> Floor Maitland House,  
Warrior Square,  
Southend on Sea,  
Essex, SS1 2NB.

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 Liaison 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 Policy Holder & Market Assistance 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](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Policy Holder & Market Assistance department 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, Portoken Street, London, E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300

## LAW APPLICABLE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.