What's Changed
Amethyst Original Home Insurance Policy 09/2021 to 01/2022

For Republic of Ireland home insurance policy wording reference: AMEOI/0122/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the September 2021 policy wording, with a wording reference of AMEOI/0921/PW, and the January 2022 policy wording, with a wording reference of AMEOI/0122/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.ie/document-centre/

Change Description	Old Wording	New Wording	What This Means for You
Add in definition for flood and embolden where shown elsewhere within the wording (page 8)	*N/A*	***Flood*** *Water from any source external to a building, which enters a building:* *a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and* *b) does so with a volume, weight or force which is substantial and abnormal* *whether resulting from* ***storm*** *or otherwise.* *For the avoidance of doubt the following do not constitute a Flood:* *c) the gradual seepage or percolation of water into a building (such as rising damp); and* *d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence of a flood falling in the above definition.*	Greater clarity in the event of a loss.
Add in definition for storm and embolden where shown	N/A	***Storm***	Greater clarity in the event of a loss.

elsewhere within the wording (Page 10)		*A period of violent weather which may incorporate:* *• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.* *• torrential rain, falling at a rate of at least 25mm per hour* *• snow to a depth of at least one foot (30 centimetres) in 24 hours* *• hail of such intensity that it causes damage to hardened surfaces or breaks glass*	
Amend definitions of precious metals within definitions of valuables (page 10)	*Precious metals, gemstones, jewellery, watches, furs and guns which belong to **you**. Precious metals means gold, silver and platinum, including gold and silver plate.*	*Precious metals, gemstones, jewellery, watches, furs and guns which belong to **you**. Precious metals means gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.*	Greater clarity in the event of a loss.
Add into general exclusion 9 for damage caused by mica (page 14)	*9. Loss or damage caused by or resulting from the presence of pyrite or iron pyrite within the **buildings**.*	*9. Loss or damage caused by or resulting from the presence of mica, pyrite or iron pyrite within the **buildings**.*	Any damage to the **buildings** caused by MICA is excluded.
Add general exclusion 13 (Infectious Diseases Exclusion) (page 14).	*N/A*	*13. This insurance **policy** does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:* *a) infectious or contagious disease;* *b) any fear or threat of a) above; or* *c) any action taken to minimise or prevent the impact of a) above.* *Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.*	Greater clarity in the event of a loss.
Amend Building Works exclusion 5 (page 15)	*resulting from theft or attempted theft from the **home** whilst **building works** are being undertaken at the **premises** other than as a result of violent and forcible entry or exit.*	*resulting from theft or attempted theft from the **home** whilst **building works** are being undertaken at the **premises** other than as a result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.*	Greater clarity in the event of a loss.
Under Section 1 – Your Buildings Special Extension 2 (Alternative Accommodation) add under '**We** Will Not Pay for' an exclusion relating to lodgers/paying guests (page 19)	N/A	*f) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.*	**We** will not pay alternative accommodation including for **your** lodgers/paying guests unless **we** otherwise agree.

Under Section 1 – Your Buildings Special Extension 4 (Denial of Access) add under '**We** Will Not Pay for' an exclusion relating to lodgers/paying guests (page 20)	N/A	*e) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.*	**We** will not pay alternative accommodation including for **your** lodgers/paying guests unless **we** otherwise agree.
Under Section 1 – Your Buildings Special Extension 15 (Squatters) add under '**We** Will Not Pay for' an exclusion relating to lodgers/paying guests (page 22)	N/A	*b) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.*	**We** will not pay alternative accommodation including for **your** lodgers/paying guests where **your home** has been occupied by squatters, unless **we** otherwise agree.
Under Section 2 – Your Contents inc. Fine Art, Antiques & Valuables, Special Extension 1 (Alternative Accommodation) add under '**We** Will Not Pay for' an exclusion relating to lodgers/paying guests (page 26)	N/A	*e) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.*	**We** will not pay alternative accommodation including for **your** lodgers/paying guests unless **we** otherwise agree.
Under Section 2 – Your Contents inc. Fine Art, Antiques & Valuables, Special Extension 3 (Denial of Access) add under '**We** Will Not Pay for' an exclusion relating to lodgers/paying guests (page 26)	N/A	*e) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.*	**We** will not pay alternative accommodation including for **your** lodgers/paying guests unless **we** otherwise agree.

End of 'Amethyst Original 09/2021 to 01/2022 - What's Changed?' Document.

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