

# What's Changed HomeWorks Insurance Policy 01/2021 to 01/2022



**For Republic of Ireland Residential Building Works insurance policy wording reference:**  
HWKI/0122/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2021 policy wording, with a wording reference of HWKI/0121/PW, and the January 2022 policy wording, with a wording reference of HWKI/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.

Copies of all our documentation are available to download as PDF documents from the Plum Underwriting website as follows:

<http://www.plum-underwriting.ie/document-centre/>

Change Description	Old Wording	New Wording	What This Means for You
'Authorisation, Regulation & Compensation' updated to reflect an updated registered office address (page 3)	<p><i>Global Risk Partners Intermediary Limited, trading as Plum Underwriting is regulated by the Central Bank of Ireland (CBI Register number C186553).</i></p> <p><i>Global Risk Partners Intermediary Limited is registered in Ireland with registered number 635016. Registered address: 88 Harcourt Street, Dublin 2, D02 DK18.</i></p> <p><i>Global Risk Partners Intermediary Limited is a subsidiary of Global Risk Partners Limited.</i></p>	<p><i>Global Risk Partners Intermediary Limited, a private company limited by shares, Marine House, Clanwilliam Place, Dublin 2, D02 FY24 (Registration Number: 635016), trading as Plum Underwriting is regulated by the Central Bank of Ireland (Register number C186553)</i></p> <p><i>Global Risk Partners Intermediary Limited - UK Branch of 55 Mark Lane, London EC3R 7NE, UK is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.</i></p>	Updated information.
Update to website link containing information of the insurers (page 3)	<a href="http://www.plum-underwriting.ie/about/republic-of-ireland-insurers">www.plum-underwriting.ie/about/republic-of-ireland-insurers</a>	<a href="https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/">https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/</a>	Up to date link on our insurers.

Update to website link containing information of the insurers (page 4)	<a href="http://www.plum-underwriting.ie/about/republic-of-ireland-insurers">www.plum-underwriting.ie/about/republic-of-ireland-insurers</a>	<a href="https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/">https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/</a>	Up to date link on our insurers.
Update weblink for the Plum Privacy Policy (page 4)	<a href="http://www.plum-underwriting.ie">www.plum-underwriting.ie</a>	<a href="https://www.plum-underwriting.ie/info/privacy-policy/">https://www.plum-underwriting.ie/info/privacy-policy/</a>	Up to date link of our privacy policy.
Update address of the Data Protection Officer (page 4)	<i>Plum Underwriting, Data Protection Officer, 88 Harcourt Street, Dublin 2, D02 DK18.</i>	<i>Plum Underwriting, Data Protection Officer, Marine House, Clanwilliam Place, Dublin 2, D02 FY24</i>	Updated information.
Under definition of <b>Contents</b> amend ' <b>Contents</b> includes' (page 7)	<i>paintings or other bespoke or unique works of art or craft, gold, silver, gold and silver plated articles, jewellery and furs up to €2,500 in total per claim</i>	<i>paintings or other bespoke or unique works of art or craft, gold, silver, gold and silver plated articles, jewellery, watches, gemstones and furs up to €2,500 in total per claim</i>	Greater clarity in the event of a loss and consistency with our other products.
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	<p><b>Flood</b> Water from any source external to a building, which enters a building:</p> <p>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</p> <p>whether resulting from <b>storm</b> or otherwise.</p> <p>For the avoidance of doubt the following do not constitute a Flood:</p> <p>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.</p>	Greater clarity in the event of a loss.
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<p><b>Storm</b> A period of violent weather which may incorporate:</p> <ul style="list-style-type: none"> <li>• wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</li> <li>• torrential rain, falling at a rate of at least 25mm per hour</li> <li>• snow to a depth of at least one foot (30 centimetres) in 24 hours</li> <li>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</li> </ul>	Greater clarity in the event of a loss.

Under General Conditions, point 2 (Your Duty of Care) add in as the fourth bullet point reference to <b>contractor(s)</b> having a minimum public liability cover of €2,000,000 (page 11).	N/A	<i>Ensure that all <b>contractor(s)</b> working at the <b>risk address</b> have a public liability insurance policy in place with a sum insured of no less than €2,000,000, both prior the start date of this <b>policy</b> and throughout the <b>period of insurance</b>. You must record and retain details of such insurance policies and make these available for <b>our</b> inspection upon <b>our</b> request.</i>	Requirement of the policy to ensure adequate protection in the event of a loss.
Add into general exclusion 11 for damage caused by mica (page 18)	<i>11. Any loss, damage or liability caused by or resulting from the presence of pyrite or iron pyrite within the <b>existing structure</b> or used with the <b>contract works</b>.</i>	<i>11. Any loss, damage or liability caused by or resulting from the presence of mica, pyrite or iron pyrite within the <b>existing structure</b> or used with the <b>contract works</b>.</i>	Any damage to the <b>existing structure</b> or that of the <b>contract works</b> caused by MICA is excluded.
Add general exclusion 15 (Infectious Diseases Exclusion) (pages 18 & 19).	N/A	<i>15. This insurance <b>policy</b> 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.</i>	Greater clarity in the event of a loss.
Under Section 1 – Your Property, Special Extension 6 (Alternative Accommodation and Loss of Rent) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 23)	N/A	<i>c) any alternative accommodation for <b>your</b> lodgers/paying guests unless <b>we</b> specifically agree.</i>	<b>We</b> will not pay alternative accommodation including for <b>your</b> lodgers/paying guests unless <b>we</b> otherwise agree.

## End of 'Homeworks 01/2021 to 01/2022 - What's Changed?' Document.

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