

# What's Changed

## Flex Home Insurance Policy 09/2021 to 01/2022

FLEX

For Republic of Ireland home insurance policy wording reference: FLXI/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 FLXI/0921/PW, and the January 2022 policy wording, with a wording reference of FLXI/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
Increase contents in garages and outbuildings limit from €7,500 to €10,000 (page 8).	<b>contents</b> in garages and outbuildings up to €7,500 in total per claim	<b>contents</b> in garages and outbuildings up to €10,000 in total per claim	Increased level of cover.
Add in definition for flood and embolden where shown elsewhere within the wording (page 9)	N/A	<b>Flood</b> 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 <b>storm</b> 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	Greater clarity in the event of a loss.

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		<i>of a flood falling in the above definition.</i>	
Add in definition for storm and embolden where shown elsewhere within the wording (Page 10)	N/A	<b>Storm</b> <i>A period of violent weather which may incorporate:</i> <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.
Amend definitions of precious metals within definitions of valuables (page 11)	<i>Precious metals means gold, silver and platinum, including gold and silver plate.</i>	<i>Precious metals means gold, silver and platinum, including gold and silver plate but NOT jewellery and/or watches.</i>	Greater clarity in the event of a loss.
Add into general exclusion 9 for damage caused by mica (page 15)	<i>9. Loss or damage caused by or resulting from the presence of pyrite or iron pyrite within the <b>buildings</b>.</i>	<i>9. Loss or damage caused by or resulting from the presence of mica, pyrite or iron pyrite within the <b>buildings</b>.</i>	Any damage to the <b>buildings</b> caused by MICA is excluded.
Amend Building Works exclusion 5 (page 16)	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a result of violent and forcible entry or exit.</i>	<i>resulting from theft or attempted theft from the <b>home</b> whilst <b>building works</b> are being undertaken at the <b>premises</b> other than as a result of violent and forcible entry or exit. This only applies if theft or attempted theft is not otherwise excluded.</i>	Greater clarity in the event of a loss.
Under Section 1 - Buildings Additional Cover C (Loss of Rent/Alternative Accommodation) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 22)	N/A	<i>h) 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.
Under Section 1 - Buildings Additional Cover I (Squatters) add under 'We Will Not Pay' an exclusion relating to lodgers/paying guests (page 23)	N/A	<i>b) 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 where <b>your home</b> has been occupied by squatters, unless <b>we</b> otherwise agree.
Under Section 2 - Contents Additional Cover E (Alternative Accommodation) add under 'We will not Pay' an exclusion relating to lodgers/paying guests (page 28)	N/A	<i>g) 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 'Flex 09/2021 to 01/2022 - What's changed?' Document.**

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