

# What's Changed Flex Home Insurance Policy 01/2021

FLEX

For Republic of Ireland home insurance policy wording reference: FLXI/0121/PW

---

The following document demonstrates any significant differences to the conditions of the policy and the cover between the May 2020 policy wording, with a wording reference of FLXI/0520/PW, and the January 2021 policy wording, with a wording reference of FLXI/0121/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/>

---

## **IMPORTANT NOTICE**

Throughout the policy wording any reference to Plum Underwriting Limited has been replaced with **Plum Underwriting** the definition of which is as follows:

**Global Risk Partners Intermediary Limited, trading as Plum Underwriting.**

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'Authorisation, Regulation & Compensation' updated to reflect the following (page 3)

**Global Risk Partners Intermediary Limited, trading as Plum Underwriting is regulated by the Central Bank of Ireland (CBI Register number C186553).**

**Global Risk Partners Intermediary Limited is registered in Ireland with registered number 635016. Registered address: 88 Harcourt Street, Dublin 2, D02 DK18.**

**Global Risk Partners Intermediary Limited is a subsidiary of Global Risk Partners Limited.**

- 3) 'Use of Personal Data' updated to reflect new office address for the Data Protection Officer (page 4).
- 4) Increase building works value within 'Building Works definition to €30,000 (page 7)
- 5) Increase the following values under definitions: (pages 7 & 8)
  - **Property in the open increased to €1,000**
  - **Money to €1,000**
  - **Credit Cards increased to €1,000**
  - **Pedal cycles increased to €750 (and on page 39)**
  - **Contents in garage and outbuildings increased to €7,500**

**Plum**  
UNDERWRITING

- 6) Increase number of days under 'Unoccupied' definition to 60 (page 11)
- 7) Update General Condition 3. Index Linking (page 12)
- 8) Update General Condition 8. Fraudulent Claims (page 13)
- 9) Under Section 1 Buildings – Additional Cover point G (Trace & Access), point a) under 'we will not pay' is amended as follows:

**a) more than £7,500 in any one period of insurance**

(page 23)

10) Under Section 9: Legal Expenses amended definition of '**We/Us/Our**' to MIS Underwriting Limited (page 42)

11) Add definition of '**You/Your/Insured**' under Section 9: Legal Expenses (page 43)

12) Under Section 9: Legal Expenses updated Privacy and Data Protection Notice (page 49)

## **End of 'Flex 01/2021 - What's changed?' Document.**

**© 2021 Plum Underwriting. All rights reserved**

Global Risk Partners Intermediary Limited trading as Plum Underwriting is regulated by the Central Bank of Ireland: C186553. Registered in Ireland: 635016.