

# What's Changed Let - Landlords Home Insurance Policy 01/2021



LET

**For Republic of Ireland landlords home insurance policy wording reference: LETI/0121/PW**

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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 LETI/0520/PW, and the January 2021 policy wording, with a wording reference of LETI/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/>

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## **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) Update General Condition 3. Index Linking (page 11)

6) Update General Condition 8. Fraudulent Claims (page 12)

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7) 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)

**6) Under Section 5: Landlords Legal Expenses and Rent Guarantee remove all rent guarantee elements as this cover is no longer available and renamed section to ‘Landlords Legal Expenses’. (Various pages but page 40 removed in its entirety).**

7) Amended definition of ‘We/Us/Our’ Under Section 5: Landlords Legal Expenses to MIS Underwriting Limited (page 37)

8) Under Section 5: Landlords Legal Expenses updated the Privacy and Data Protection Notice (pages 44 & 45)

**End of ‘Let 01/2021 - What’s changed?’ Document.**

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