

What's Changed Retreat - Holiday Home Insurance Policy 01/2021

RETREAT

For Republic of Ireland holiday home insurance policy wording reference: RETI/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 RETI/0520/PW, and the January 2021 policy wording, with a wording reference of RETI/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) Under definitions under '**contents** does not include' deleted exclusion for **electrically assisted pedal cycles** (page 8)

6) Update General Condition 3. Index Linking (page 11)

Plum
UNDERWRITING

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

8) 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 24)

9) Under Section 4: Legal Liability to the Public under ‘what is covered – **we will pay you**’ deleted point ii) as this should be considered under insurance for the policyholder’s main residence (page 35)

10) Under Section 5: Legal Expenses updated definition of ‘**Dilapidations Inventory**’ to reference **insured property**. (page 38)

11) Under Section 5: Legal Expenses added definition of **Insured Property, You/Your/Insured and We/Us/Our** (page 38)

12) Under Section 5: Legal Expenses referenced ‘**insured property**’ under covers provided (pages 39 & 40)

13) Under Section 5: Legal Expenses updated the Privacy and Data Protection Notice (pages 43 & 44)

End of ‘Retreat 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.