

What's Changed Amethyst Original Home Insurance Policy 01/2021



For Republic of Ireland home insurance policy wording reference: AMEOI/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 AMEOI/0520/PW, and the January 2021 policy wording, with a wording reference of AMEOI/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) Building Works value increased to €30,000 under 'Building Works' definition (page 7)
- 5) Update definition of 'You/Your' to include Section 5: Home Emergency (Page 10)
- 6) General Condition 3. Index Linking revised (page 11)
- 7) General Condition 8. Fraudulent Claims updated (page 12)

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8) Addition of bullet point under 'General Exclusions – What is not covered':

- For loss or damage due to the failure or lack of grouting or sealant.

(page 13)

9) Update to the definition of 'We/Us/Our/Insurer(s)' under Section 5: Home Emergency amended (page 37)

10) Deletion of the Section 5: Home Emergency Privacy and Data Protection Notice (page 41) – this has been replaced with an updated notice now on page 49.

11) Updated provider under Section 6: Legal Expenses & Identity Theft to MIS Underwriting Limited (page 42)

12) Amended definitions of 'We/Us/Our' and 'You/Your/Yourself' under Section 6: Legal Expenses & Identity Theft (page 43)

13) Deletion of the Section 6: Legal Expenses & Identity Theft Privacy and Data Protection Notice and replaced with new Privacy and Data Protection Notice - Applicable to Section 5 - Home Emergency and Section 6 - Legal Expenses & Identity Theft (Page 49)

End of 'Amethyst Original 01/2021 - What's Changed?' Document.

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