

# What's Changed

## Flex Home Insurance Policy 01/2021 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 January 2021 policy wording, with a wording reference of FLXI/0121/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
'Authorisation, Regulation & Compensation' updated to reflect an updated registered office address (page 3)	<p><i>Global Risk Partners Intermediary Limited, trading as Plum Underwriting is regulated by the Central Bank of Ireland (CBI Register number C186553).</i></p> <p><i>Global Risk Partners Intermediary Limited is registered in Ireland with registered number 635016. Registered address: 88 Harcourt Street, Dublin 2, D02 DK18.</i></p> <p><i>Global Risk Partners Intermediary Limited is a subsidiary of Global Risk Partners Limited.</i></p>	<p><i>Global Risk Partners Intermediary Limited, a private company limited by shares, Marine House, Clanwilliam Place, Dublin 2, D02 FY24 (Registration Number: 635016), trading as Plum Underwriting is regulated by the Central Bank of Ireland (Register number C186553)</i></p> <p><i>Global Risk Partners Intermediary Limited - UK Branch of 55 Mark Lane, London EC3R 7NE, UK is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.</i></p>	Updated information.
Update to website link containing information of the insurers (page 3)	<a href="http://www.plum-underwriting.ie/about/republic-of-ireland-insurers">www.plum-underwriting.ie/about/republic-of-ireland-insurers</a>	<a href="https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/">https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/</a>	Up to date link on our insurers.

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Update to website link containing information of the insurers (page 4)	<a href="http://www.plum-underwriting.ie/about/republic-of-ireland-insurers">www.plum-underwriting.ie/about/republic-of-ireland-insurers</a>	<a href="https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/">https://www.plum-underwriting.ie/about-us/republic-of-ireland-insurers/</a>	Up to date link on our insurers.
Update weblink for the Plum Privacy Policy (page 4)	<a href="http://www.plum-underwriting.ie">www.plum-underwriting.ie</a>	<a href="https://www.plum-underwriting.ie/info/privacy-policy/">https://www.plum-underwriting.ie/info/privacy-policy/</a>	Up to date link of our privacy policy.
Update address of the Data Protection Officer (page 4)	<i>Plum Underwriting, Data Protection Officer, 88 Harcourt Street, Dublin 2, D02 DK18.</i>	<i>Plum Underwriting, Data Protection Officer, Marine House, Clanwilliam Place, Dublin 2, D02 FY24</i>	Updated information.
Update definition of Europe (page 8)	<p><b>Europe</b> ‘Europe’ is defined as:</p> <ul style="list-style-type: none"> <li>• EU member states;</li> <li>• Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and</li> <li>• The Vatican City;</li> <li>• all Mediterranean Islands;</li> <li>• all countries with a Mediterranean shoreline;</li> <li>• the Canary Islands;</li> <li>• Madeira;</li> </ul> <p>and journeys between these countries</p>	<p><b>Europe</b> ‘Europe’ is defined as:</p> <ul style="list-style-type: none"> <li>• EU member states;</li> <li>• United Kingdom (England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands)</li> <li>• Andorra, Faroe Islands, Monaco, Iceland, Lichtenstein, Norway, San Marino, Switzerland and</li> <li>• The Vatican City;</li> <li>• all Mediterranean Islands;</li> <li>• all countries with a Mediterranean shoreline;</li> <li>• the Canary Islands;</li> <li>• Madeira;</li> </ul> <p>and journeys between these countries</p>	Greater clarity in the event of a loss.
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	<p><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</p> <p>whether resulting from <b>storm</b> or otherwise.</p> <p>For the avoidance of doubt the following do not constitute a Flood:</p> <p>c) the gradual seepage or percolation of water into a</p>	Greater clarity in the event of a loss.

		<i>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 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>• <i>wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.</i></li> <li>• <i>torrential rain, falling at a rate of at least 25mm per hour</i></li> <li>• <i>snow to a depth of at least one foot (30 centimetres) in 24 hours</i></li> <li>• <i>hail of such intensity that it causes damage to hardened surfaces or breaks glass</i></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.
Add general exclusion 14 (Infectious Diseases Exclusion) (page 15).	N/A	<i>14. This insurance <b>policy</b> does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:</i> <ul style="list-style-type: none"> <li>a) <i>infectious or contagious disease;</i></li> <li>b) <i>any fear or threat of a) above; or</i></li> <li>c) <i>any action taken to minimise or prevent the impact of a) above.</i></li> </ul> <i>Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.</i>	Greater clarity in the event of a loss.
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 01/2021 to 01/2022 - What's changed?' Document.

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