



Flex

Home Insurance Policy

keyfacts®

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your policy.

Insurer

The insurance is underwritten by underwriters as shown in your schedule of insurance under a facility managed by Plum Underwriting Ltd.

About your policy

The policy provides coverage for household insurance and only relates to those sections of the insurance which you request and we agree to insure.

Significant Features & Benefits

Buildings are defined as:

The private dwelling and the garages and outbuildings used for domestic purposes (the home), the home and its decorations, fixtures, fittings and fitted appliances attached to the home, permanently installed swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, septic tanks, lamp posts, wind turbines, solar panels, stair lifts and ornamental fountains and ponds, all of which you own or for which you are legally liable and within the premises named in the schedule.

Contents are defined as:

Household goods and personal property, within the home, which are your property or for which you are legally liable for.

Buildings and contents are covered for loss or damage caused by:

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices or items dropped from them
- Storm, Flood, Weight of Snow
- Escape of Oil and Smoke Damage caused by a fault from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Labour Disturbance, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles.

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable).

Buildings cover also includes:

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes
- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £750 in all following an escape of water
- Anyone buying your home until completion of sale
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event.

Significant Features & Benefits

Contents cover also includes:

- Property in the open up to £500 in total
- Pedal cycles in the home up to £500 per claim
- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Accidental damage to televisions, satellite decoders, audio and video equipment including radios, home computers, laptops, gaming consoles and mobile phones
- Breakage of ceramic hobs, mirrors, fixed glass in furniture, double glazing and sanitary ware
- Rent you have to pay or temporary accommodation costs up to 10% of the sum insured for contents
- Fatal injury to you caused by fire or burglars up to a maximum of £10,000 for each insured person (£5,000 if under 16 years of age)
- Replacement of locks following theft or loss of keys up to £250
- Increased domestic metered water charges up to £750 in all following an escape of water
- Your legal liability as occupier up to £2,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability for accidents to domestic staff up to £5,000,000 for any one accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents.

Cover may be extended to include further accidental damage to buildings and contents for an additional premium.

Personal Possessions away from the home cover includes:

- Jewellery, furs and personal possessions against physical loss or damage within agreed territorial limits
All items over £2,500 must be specified.

Extensions to cover available:

- Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage
- Domestic freezer contents
- Money and Credit cards can be covered against theft and unauthorised use.

Significant or Unusual Exclusions or Limitations

1) Contents Cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- money and credit cards are insured up to a maximum of £300 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of £1500 in total
- stamps or coins forming part of a collection are insured up to a maximum of £2500 in total
- gold, silver, gold and silver plated articles, jewellery and furs are insured up to a maximum of £2500 within the private dwelling
- domestic oil in fixed fuel oil tanks is insured up to a maximum of £1000
- contents in garages and outbuildings are insured up to a maximum of £1000 per claim.

Contents does NOT include:

- motor vehicles (other than domestic gardening equipment or motorised mobility scooters), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the buildings
- any property held or used for business purposes
- any property insured under any other insurance
- land or water.

2) Exclusions that apply to the whole of this insurance:

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
- e) Loss, damage or liability caused by biological or chemical contamination arising from
 - i) terrorism,
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism
- f) Any reduction in value of the property insured following repair or replacement
- g) We will not pay for any damage caused by wear and tear or any other gradually operating cause.

3) Policy Excess

The standard policy excess is usually £250 unless a different limit is shown on your schedule. For claims resulting from subsidence, landslip or heave the excess is £1000, unless a different limit is shown on your schedule. Any specific excesses that may be applied will be advised to you and shown on your schedule.

4) Notifying us of a change

You must notify your broker as soon as is reasonably possible of any change in the information given to us which may affect your insurance. This includes but not limited to:

- If any information shown in your schedule is incorrect
- Change in use and/or occupancy of the home from that which you disclosed to us and to which we have agreed
- If the sums insured shown in your schedule are not adequate.

When we receive your notice of a change we reserve the right to alter the terms, conditions, and exclusions; to charge an additional premium or to cancel the policy.

5) Building Works

You must tell your broker before you start any conversions, extensions, or other structural work to the buildings. You must contact your broker before you sign or agree to any JCT building contract.

How We Settle Your Claim

Buildings - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents - Providing the sum insured is adequate, we will at our option pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new as long as you have paid or we have authorised the cost of replacement.

This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for depreciation.

Personal Possessions - We will at our option either repair, replace or pay for any article lost or damaged.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

Period of Insurance

The period covered by the insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cooling Off Period

If you find the insurance does not meet your requirements, you are entitled to cancel the insurance by writing to your broker within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later. We will refund any premium you have paid, providing that you have not made a claim.

Cancellation

Cancellation of your policy by us:

We may cancel the policy or any part of it by giving you 21 days notice by recorded delivery to the address stated in your schedule.

Cancellation of your policy by you:

You may cancel the policy by giving written notice to us.

Premium refund following cancellation of your policy:

(i) In the event of cancellation by you, your premium refund will be calculated as follows:

If you cancel after the initial 14 day 'cooling off' period any refund will be on a proportional basis unless your schedule states an alternative cancellation condition and always subject to the current period of insurance being claim free. If you have made a claim in the period of insurance being cancelled we will retain 100% of the premium and no refund will be due to you.

(ii) In the event of cancellation by us, your premium refund will be calculated as follows:

Any refund will be on a proportional basis unless your schedule states an alternative cancellation condition and always subject to the current period of insurance being claim free.

Claims

To notify a possible claim, please refer to your schedule for claims contact details.

When notifying a claim, please provide your name, policy number, the name of your broker and full details of the loss or damage.

Complaints

Customer Service

Plum Underwriting and your broker are committed to providing you with the highest standard of service at all times. If you have any questions or queries about your policy or the handling of any claim, in the first instance please contact your broker shown on your schedule.

Customer Complaints Procedure

In the unlikely event that you wish to make a complaint regarding your policy or claim please follow the complaints procedure shown in your schedule

Compensation

All underwriters providing cover under the policy are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme: www.fscs.org.uk

Choice of Law

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary prior to the inception of the policy, the insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

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