

Policy Summary

Unoccupied UK Home Insurance Policy 2018

For Unoccupied UK home insurance policy wording reference: UNC/0118/PW

This Summary

This policy 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.

About Plum & Policy Insurers

Plum Underwriting Ltd

Plum Underwriting Ltd is registered in England and Wales: 04509589, 50 Fenchurch Street, London, EC3M 3JY and is authorised and regulated by the Financial Conduct Authority, FRN 309166

Your Insurers

The insurers for your policy are detailed on your schedule under the 'Insurers' section.

You can also visit the Plum Underwriting Ltd website which shows further detail at www.plum-underwriting.com/about/underwriting-capacity/

All insurers providing cover under this policy are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise on your schedule.

Further details can be found on the Financial Services Register at www.fca.org.uk/register

Words and their Meanings

Words or phrases with special meanings are shown in bold text and are defined under the 'Definitions – Words with Special Meanings' section of the policy wording, a specimen of which is available on request from your broker or insurance intermediary.

The policy documentation can also be made available to you in large print, audio or Braille on request via your broker or insurance intermediary.

About the Unoccupied Policy

'Unoccupied' is a dedicated insurance policy which is designed to cover vacant residential homes and is available on short term policy periods. The policy covers the following:

- The buildings of your property
- Contents
- Your liabilities to the public and any domestic employees
- Legal Expenses

The policy will relate to those sections of the insurance which you request and we agree to insure.

Cover is based on specified perils and is available in a choice of three levels of cover “Bronze, Silver and Gold” (from basic to full perils) so it’s very important you discuss your requirements with your broker or insurance intermediary to ensure you get the right cover for you.

Period of Insurance

We offer flexible cover periods and 90 day, 180 day, 270 day and annual policies are available.

For annual policies renewal will be subject to the terms and conditions that apply at the time of renewal. For short term policies you will be given the option to extend for a further time period subject to the terms and conditions that apply at the time of the expiry of the policy.

The period of insurance will be stated on your schedule.

Policy Fees

The following fees are applied to administer all Plum Underwriting Ltd policies:

New Business/Incepting of cover	£30.00
Renewal of cover	£30.00
Cancellation	£30.00

Please note that should you choose to cancel your policy within the ‘Cooling-Off Period’, the new business/inception of cover fee will be refunded to you and no cancellation fee will be charged.

Please see the ‘Cooling Off & Cancellation’ section below for full details.

Policy Benefits

Buildings and contents are covered for loss or damage caused by the following specified perils and additional covers:

Buildings and Contents Standard Cover	Bronze	Silver	Gold
Fire, lightning, explosion or earthquake	✓	✓	✓
Aircraft and other flying devices or items dropped from them	✓	✓	✓
Subsidence or heave of the site on which the buildings stand or landslip	✓	✓	✓
Your legal liability for accidents to domestic staff up to £10,000,000 for any one accident or series of accidents arising out of one event (Contents only)	✓	✓	✓
Your legal liability as owner up to £5,000,000 for any one accident or series of accidents arising out of one event	✓	✓	✓
Storm, flood or weight of snow	X	✓	✓
Collision by any vehicle or animal	X	✓	✓
Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts (buildings only)	X	✓	✓
Falling trees, telegraph poles or lamp-posts	X	✓	✓
Escape of water from or frost damage to fixed water tanks, apparatus or pipes (limited to £7,500)	X	x	✓
Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation (limited to £7,500)	X	x	✓
Theft or attempted theft (limited to £7,500)	X	x	✓

Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously (limited to £7,500)	X	x	✓
Buildings Additional Cover (automatically included)			
Accidental Damage to Fixtures & Fittings	✓	✓	✓
Accidental Damage to Services	✓	✓	✓
Professional Fees & Expenses	✓	✓	✓
Sale of your Premises	✓	✓	✓
Replacement Locks (limited to £2,500)	✓	✓	✓
Unauthorised Use of Electricity Gas or Water (limited to £2,500)	✓	✓	✓
Garden, Plants & Shrubs (limited to £1,000, £250 per plant, tree or shrub)	✓	✓	✓
Loss of Metered Water (limited to £1,000)	X	x	✓
Trace & Access (limited to £5,000)	X	x	✓
Loss of Oil (limited to £1,000)	X	x	✓
Damage to gardens by Emergency Services (limited to £1,000)	X	x	✓
Security Expenses (limited to £5,000)	X	x	✓
Contents Additional Cover (automatically included)			
Replacement Locks (limited to £2,500)	✓	✓	✓
Loss of Metered Water (limited to £1,000)	X	x	✓
Loss of Oil (limited to £1,000)	X	x	✓

General Exclusions

The following exclusions apply to all sections of this policy. Additional exclusions are shown in the sections to which they apply.

What is not covered:

1. Any loss or damage

- that is not associated with the incident that caused you to claim.
- that commenced before cover starts
- caused by wilful acts by you or any of your employees
- or liability caused by deception other than by any person using deception to gain entry to your property
- caused by or resulting from the premises being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority, or any emergency service
- caused by wear and tear or any other gradually operating cause, mechanical or electrical breakdown, fault or failure

Policy Conditions

The following conditions apply to all sections of this policy. Additional conditions are shown under the 'General Conditions' section of the wording and under in the individual sections to which they apply.

1. We will not pay under the policy, if you fail to comply with the following provisions unless you show that non-compliance with these provisions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

You or your adult representative must:

- inspect the premises internally and externally once every 14 days (unless an alternative frequency is shown on your schedule)
- keep a record of dates, times and any observations of internal and
- provide us with a copy of the inspection record when requested

2. If you intend to undertake any work to extend, renovate, build or demolish any part of the buildings and the estimated cost is more than £25,000, you must tell your broker or insurance intermediary about the work at least 14 days before the work starts and before you enter into any contract for the works.

You do not need to tell your broker or insurance intermediary if the work is for redecoration only.

3. We will not pay under the policy, if you fail to comply with the following provisions unless you show that non-compliance with these provisions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred. You must ensure that the following security protections are fitted and maintained in good working order throughout the period of insurance:

- Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock installed conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the buildings are secured by key-operated window locks.

Your Policy Documentation

Information You Have Given Us/Change in Circumstances

This quotation/policy has been issued based on the information that has been supplied to us by your broker or insurance intermediary.

In deciding to accept this policy and in setting the terms including premium we have relied on the information which you have provided to us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

You must tell us within fourteen (14) days of you becoming aware of any changes in the information you have provided to us which happens before or during any period of insurance.

When we are notified of a change we will tell you if this affects your policy.

How to Make a Claim

To make a claim, you can contact us by telephone, email or post – please refer to the section 'How to Make a Claim' on your schedule for the contact details.

When notifying a claim, please provide your name, policy number (shown on your schedule), the name of your broker or insurance intermediary and with full details of the loss or damage.



There are a number of claims conditions that operate. Please refer to the 'Claims Conditions' section of the policy wording as well as the individual sections of cover which explains your duties in the event of a claim and how we deal with your claim.

Cooling Off & Cancellation

Cooling-Off Period

If you find this insurance does not meet your requirements, you are entitled to cancel this insurance by notifying us through your broker or insurance intermediary in writing, by email or by telephone within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later.

Your broker or insurance intermediary contact details are shown on your schedule.

We will refund any premium you have paid, providing that you have not made a claim.

Cancellation

1. Cancellation of your policy by you:

You may cancel this policy at anytime by notifying us through your broker or insurance intermediary in writing, by email or by telephone.

Your broker or insurance intermediary contact details are shown on your schedule.

2. Cancellation of your policy by us:

We may cancel this policy or any part of it if there are serious grounds to do so by giving you 30 days written notice through your broker or insurance intermediary detailing the reason for cancellation by recorded delivery to the correspondence address stated on your schedule.

We will detail the reason for the cancellation in our written notice to your broker or insurance intermediary.

Examples of where we would cancel your policy are as follows:

1. Where Plum Underwriting Ltd has been unable to collect a premium payment following non-payment correspondence issued to you or your broker or insurance intermediary.
If you pay your premium to us through a direct debit facility, we will allow 30 days for the premium to be brought up to date. If you fail to do so we will cancel from the date at which you have paid the relevant premium.
2. A change in the information you have previously given us where we are able to demonstrate that we would not normally offer insurance.
3. Unacceptable behaviour by you such as abusive behaviour or language, intimidation or bullying of our staff or suppliers.
4. Your failure to cooperate with us in accordance with our claims conditions where it affects our ability to process your claim.
5. If you have acted fraudulently in any way.
6. You have deliberately or falsely overstated information given to us.

3. Cancellation by us following a fraudulent claim

If you make a fraudulent claim under this policy we will cancel your policy from the date of the fraudulent act and we will retain 100% of the premium.

4. Premium refund following cancellation of your policy:

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 less the policy fee and always subject to the 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.

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

Any refund will be on a proportional basis and always subject to the period of insurance being claim free. If you have made a claim you will not be eligible for a refund and you must pay us any amount you still owe us for the full annual period for which you have been insured.

Customer Service & Complaints Procedure

The insurers, Plum Underwriting Ltd and your broker or insurance intermediary 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 or insurance intermediary shown on your schedule.

Customer Complaints Procedure

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

Financial Ombudsman Service

Complaints that Plum Underwriting Ltd or insurers cannot resolve may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

You can refer your complaint to the Financial Ombudsman Service if you have not received a written final response in respect of your complaint within 8 weeks of the date your complaint was received by the parties detailed in the complaints procedure shown on your schedule or if you are unhappy with the decision following your complaint.

If you would like to refer your complaint to the Financial Ombudsman Service, you must do so within 6 months from the date you receive the final response about your complaint from Plum Underwriting Ltd or the insurer.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers. Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 (0)207 964 0500

Fax: +44 (0)207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website www.financial-ombudsman.org.uk.

The complaint procedure does not affect your right to take legal action.

Protecting Your Information

All personal information about you will be treated as private and confidential by Plum Underwriting Ltd and the insurers (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance or where Plum Underwriting Ltd or the insurers are required by law.

Some or all of the information you supply to Plum Underwriting Ltd in connection with your insurance proposal may be passed to the insurers and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in the records of Plum Underwriting Ltd, whether electronically or manually. If you have any queries, please write to your broker or insurance intermediary.

Plum Underwriting Ltd and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

By agreeing to these terms and conditions you agree to these uses of your information.

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