

What's Changed Retreat - Holiday Home Insurance Policy 2019

For Republic of Ireland holiday home insurance policy wording reference: RETI/0519/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2019 policy wording, with a wording reference of RETI/0119/PW, and the May 2019 policy wording, with a wording reference of RETI/0519/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 Ltd website as follows:

<http://www.plum-underwriting.com/document-centre/>

- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) The following 'General Conditions' have been updated (page 12-14):
 2. Safeguarding your Property
 3. Building Works
 4. Index Linking
 8. Sums Insured
 10. No Claim Discount
 12. Security of the Holiday Home
 13. When the Holiday Home is Unoccupied or Unfurnished
- 3) 'General Exclusion 9' has been updated (page 17)
- 4) The following exclusion has been added 'Section 4 – Legal Liability to the Public' (page 35):

What is not covered

We will not pay **you** for any liability:

m) arising out of **your** ownership, possession or use of any vehicle where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.

End of 'Retreat 05/2019 - What's changed?' Document.

© 2019 Plum Underwriting Ltd, all rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166