

# AMETHYST ORIGINAL

Amethyst provides affluent homeowners with a contents sum insured of €75,000 and above, with protection on a worldwide "all risks" basis.

All Risks Mid Net Worth  
Home Insurance Policy

Republic of Ireland - 2019

With generous policy limits for Buildings, Contents, Valuables, Fine Art and Antiques; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft & Home Emergency are included automatically.

## Target Market

This product is designed to provide cover for "clean" risks as well as providing cover for clients (with contents exceeding €75,000) who require flexibility in the underwriting due to "non-standard" elements to their individual circumstances.

## Cover Summary

Worldwide All Risks Cover

Accidental Damage and Accidental Loss included as standard

Accidents to Domestic Employees	€10,000,000
Legal Liability to the Public	€5,000,000

Minimum Contents Sum Insured	€75,000
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Minimum Building Sum Insured	€250,000
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The following examples are covered automatically under "Section 2 – Contents including Fine Art, Antiques and Valuables" up to the limit shown (unless a higher limit is requested)

Fine Art and Antiques	€15,000
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Valuables (Including Guns)	€5,000
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Home Business Contents	€20,000
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Contents in Outbuildings	€20,000
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Contents in the Open	€10,000
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Personal Documents, Title Deeds and Registered Bonds	€5,000
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Watercraft including their Furnishings, Equipment and Out Board Motors	€5,000
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Saddlery & Tack away from the Home	€5,000
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Theft from Unattended Vehicles	€2,500
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The following covers are included automatically

Legal Expenses & Identity Theft	€100,000
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Home Emergency	€500
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For Special Extensions please see overleaf.

## Application

Online at  
[www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Insurer(s)

The insurers providing cover for our Republic of Ireland products are detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting Ltd.

Full details of who the insurers are can be found on the Plum Underwriting Limited website at [www.plum-underwriting.com/about/republic-of-ireland-insurers](http://www.plum-underwriting.com/about/republic-of-ireland-insurers)

## Payment options

Broker statement.  
Direct debit payment facility available.

## Risk transfer

Risk transfer cascades to brokers with a direct agency with Plum Underwriting Ltd only.

## Territories

For properties situated in the Republic of Ireland.

## Distribution

This product is distributed via FCA or Central Bank of Ireland authorised brokers.

## Product governance

Regular reviews are conducted to ensure that this product remains consistent with the needs of the target market and our distribution strategy.

[www.plum-underwriting.com](http://www.plum-underwriting.com)

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## Special Extensions

### Buildings

Alterations to the Home	Up to €15,000
Alternative Accommodation	Up to 24 months
Loss of Rent	Up to 24 months
Denial of Access	Up to €5,000
Garden, Plants & Shrubs	Up to 5% of the buildings sum insured or €25,000 whichever is the lower amount. Up to €1,000 per plant/tree/shrub
Trace & Access	Up to €15,000
Sale of Your Premises	Included
Fixtures & Fittings Temporarily Removed	Up to 10% of the buildings sum insured
Extended Replacement	Up to 125%
Replacement Locks	Unlimited with a €50 excess
New Fixtures & Fittings	Up to €10,000
Illegal Depositing of Waste	Up to €5,000
Fatal Injury	Up to €25,000 each person or €5,000 for each person under 16
Reward	Up to €10,000
Alternative Accommodation due to Squatters	Up to €10,000
Emergency Entries	Up to €5,000
Ground Rent	Up to 24 months
Damage to gardens by Emergency Services	Up to €2,500
Unauthorised Use of Electricity, Gas or Water	Up to €5,000
Fire Brigade Charges	Up to €5,000
Security Expenses	Up to €5,000
Removal of Nests	Up to €5,000

### Limit

### Contents

Alternative Accommodation	Up to 24 months
Rent Owed	Up to 24 months
Denial of Access	Up to €5,000
Bank Cards	Up to €25,000
Money	Up to €2,500 (€500 in a hotel)
Domestic Heating Oil	Up to €10,000
Fatal Injury	Up to €25,000 each person or €5,000 for each person under 16
Fridge & Freezer Contents	Unlimited
Loss of Metered Water	Up to €10,000
New Acquisitions	Up to 20% the contents, fine art and antiques, and valuables sum insured
Replacement Locks	Unlimited with a €50 excess
Reinstating Data	Up to €5,000
Temporary Increases to the Sum Insured	Up to €10,000. Up to €1,000 single article limit
Students & Boarders Possessions	Up to €5,000
Tenants Liability	Up to 20% of the contents sum insured
Guests, Visitors & Domestic Employees Personal Effects	Up to €5,000. Up to €1,000 single article limit
Nursing/Residential Care Home	Up to €10,000. Up to €1,000 single article limit
Pedal Cycles	Up to €5,000
Contents Elsewhere	Up to €5,000. Up to €500 single article limit
Marquees	Up to €20,000
Quad Bikes, Go-Carts & Off Road Motorcycles (50cc)	Up to €5,000
Death of Artist	Up to 200% (maximum €100,000)
Defective Title	Up to 110% of the fine art sum insured subject to a maximum of €25,000
Hole in One	€500
Hiring Golf Clubs Overseas	Up to €25 per day up to a maximum of €250
Moving Home	Included
Contents in Storage	Up to 20% of the contents sum insured. Up to €2,500 single article limit
Reward	Up to €10,000
Ground Rent	Up to 24 months
Fire Brigade Charges	Up to €5,000
Contents Kept Elsewhere	Up to €5,000

### Limit

## Contacts

### Underwriting

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To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.com](http://www.plum-underwriting.com)

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