

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 - 2020

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 | €5,000,000 |
| Legal Liability to the Public | €5,000,000 |

| | |
|------------------------------|---------|
| Minimum Contents Sum Insured | €75,000 |
|------------------------------|---------|

| | |
|------------------------------|----------|
| Minimum Building Sum Insured | €250,000 |
|------------------------------|----------|

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 |
| Valuables (Including Guns) | €5,000 |
| Home Business Contents | €20,000 |
| Contents in Outbuildings | €20,000 |
| Contents in the Open | €10,000 |
| Personal Documents, Title Deeds and Registered Bonds | €5,000 |
| Watercraft including their Furnishings, Equipment and Out Board Motors | €5,000 |
| Saddlery & Tack away from the Home | €5,000 |
| Theft from Unattended Vehicles | €2,500 |

The following covers are included automatically

| | |
|---------------------------------|----------|
| Legal Expenses & Identity Theft | €100,000 |
| Home Emergency | €500 |

For Special Extensions please see overleaf.

Application

Online at

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 Ltd website at 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 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

Insured by

HSB Engineering Insurance

Provided by

Plum
UNDERWRITING

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% of 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 inc Electrically Assisted 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

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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

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, 309166 in the United Kingdom and follows the Central Bank of Ireland for conduct of business rules in Ireland.
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