

## Holiday Home Policy Schedule

### Defined Words

Any words or phrases with special meanings are shown in bold. **You** can find these special meanings under the 'Definitions – Words with Special Meanings' section of the eFlex **policy** wording.

### Policy Section

<b>Policy Number</b>	I4MEP2EFX001146
<b>Period of Insurance</b> (Both dates inclusive)	7 July 2022 to 6 July 2023
Premium (Total Amount Payable)	£262.31
Insurance Premium Tax (IPT) Amount (Included in above Premium)	£23.93
Admin Fee (Included in above Premium)	£39.00
Agency	i4me Limited
Ref	PD149921

### Policy Holder(s)

<b>Policy Holder</b>	Mr Paul Veverka
Postal Address	304A Main Street Blantyre Glasgow G72 0DH
Date of Birth	28 Feb 1971
Occupation	Manager

### Privacy Notice

i4me Limited is an appointed representative of Smith & Pinching Financial Services Limited and **your** insurance broker. i4me are the data controller of any personal information **you** provide to them or personal information that has been provided to them by a third party. i4me will collect and process information about **you** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **your** information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

i4me may record telephone calls to help them monitor and improve the service they provide. For further information on how **your** information is used and **your** rights in relation to **your** information please see i4me's Privacy Policy at [www.i4me.co.uk](http://www.i4me.co.uk) alternatively **you** can contact them and ask them to send **you** a copy of their Privacy Policy. If **you** are providing personal data of another individual to i4me, **you** must tell them **you** are providing their information to i4me and show them a copy of this notice.

Adjustment Date 07 Jul 2022 \*Additional/Return Premium £0.00

Examined and Authenticated by an Authorised Agent. This insurance is effective only if this **schedule** is signed by an Authorised Signatory of the issuing agent on behalf of Plum Underwriting Ltd.

Date 27 Jun 2022 Signature



Risk Address: Stuthan Cottage, 8 Kilmaluaig PA77 6XB - Item 1

Address of property to be insured	Stuthan Cottage, 8 Kilmaluaig Isle Of Tiree PA77 6XB		
Property Type	House - Detached		
Year Built	1920		
Compulsory Standard <b>Excess</b>	£100		
Compulsory Escape of Water <b>Excess</b>	£500		
Compulsory Flood <b>Excess</b>	£100		
Compulsory <b>Subsidence, Heave or Landslip Excess</b>	£1,000		
Compulsory Escape Of Oil <b>Excess</b>	£100		
<b>Endorsements</b> Applicable	F504,F634,F645,FC02		
<i>The insurance by this policy is subject to the <b>endorsements</b> specified here and written in the Specification <b>Endorsements</b> section.</i>			

<b>Building Sum Insured</b>	£179,350	<b>Contents Sum Insured</b>	£20,500
<b>Building</b> Type of Cover	Standard Cover with <b>Accidental Damage</b>	<b>Contents</b> Type of Cover	Standard
<b>Building</b> Additional Voluntary <b>Excess</b>	£150	<b>Contents</b> Additional Voluntary <b>Excess</b>	£150
<i>The Additional Voluntary <b>Excesses</b> apply in addition to the compulsory <b>Excesses</b> shown above other than in the case of <b>Subsidence Heave or Landslip</b> where no Additional Voluntary <b>Excess</b> applies</i>			

*Valuables up to 33.33% of the **contents sum insured** in total per claim and up to 10% of the **contents sum insured** for any single item of **valuables** unless otherwise shown on **your schedule and/or statement of fact**.*

Section(s) of Cover Available	
Section One - <b>Buildings</b>	Insured
Section Two - <b>Contents</b>	Insured
Section Three - Accidents to <b>Domestic Employees</b>	Insured
Section Four - Legal Liability to the Public up to £5,000,000	Insured
Section Five - <b>Valuables</b> and <b>Personal Possessions</b>	Not Insured
Interested Parties	
Name	Mr Paul Veverka
Interest	Owner

**Specification of Endorsements**

*Applicable only if specified in the schedule and subject to the terms contained in this policy*

**F504 Insurer Endorsement**

It is hereby noted that this **policy** is 100% underwritten by Zurich Insurance PLC under a facility managed by Plum Underwriting Limited (The Coverholder).  
Plum Underwriting Ltd acts as an agent for the underwriters under Binding Authority Agreement Number: 10/023230.

**F634 Buildings Accidental Damage Cover - Lent/Let/Sublet**

Exclusion d) under Section 1 – **Buildings – Accidental Damage** (“**We** will not pay for damage while the **home** is lent, let or sublet”) has been deleted to reinstate **accidental damage** cover while the **home** is lent, let or sublet.

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Cover Restriction

**We** will not pay any claim for loss or damage resulting from theft or attempted theft from the **home** other than as a result of violent and/or forcible entry or exit.

Cover Extension

Section 4 – Legal Liability to the Public, Part A (i) extends to include **your** legal liability, as defined in that section, for using the **home** for the business purposes of commercial holiday letting. However, **we** will not pay any claim for any liability arising out of advice given or services rendered in respect of **your** profession, occupation, business or employment.

Additional Duties

**We** will not pay any claim for loss or damage unless:

-the **home** is sufficiently furnished at all times for normal living purposes unless undergoing building works where **we** will allow the **home** to be unfurnished for a maximum period of 60 consecutive days.

-**we** are immediately notified should **you** become aware that the condition of the **home** has deteriorated by any means and/or the **home** has been subject to unlawful access or attempted unlawful access of any kind.

-the **premises** are inspected internally and externally at least once every 30 days by either **you** or **your** adult representative whenever **you**, **your** tenants or **your** invited guests have finished staying at **your** holiday home. A record of dates, times and any observations must be recorded in a central inspection record.

- between the 1st October and 1st April inclusive, the water is turned off at the mains and all tanks and pipes are drained whenever **you**, **your** tenants or **your** invited guests have finished staying at **your** holiday home , OR the central heating system is in constant operation to maintain a minimum temperature of 60 degrees Fahrenheit (15 degrees Celsius).

Security of the **Home**

**We** will not pay any claim for loss or damage from unauthorised entry to the **home** unless the following security protections are fitted:

-Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock 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 secured by key-operated window locks.

**We** will not pay any claim for loss or damage resulting from unauthorised entry into the **home** when the **premises** are left unattended unless the security of the **home** is maintained in good working order throughout the **period of insurance** and in full and effective operation whenever **you**, **your** tenants or **your** invited guests are absent from the premises.

If **you** do not currently comply with the above security protections, **we** will allow a period of 60 days from the **policy** inception for **you** to meet the requirements.

Amended Definitions – words with special meanings

If Section 2 – **Contents** is covered, the **contents** definitions are amended as follows:

**Contents** do not include:

-**Money** and **credit cards**

-Deeds and registered bonds

-Stamps and coins

-Gold, silver, gold and silver plated articles, jewellery and furs.

The definition of **unoccupied** is deleted along with all associated cover restrictions as detailed within the **policy** wording.

Removal of Additional Cover

If Section 2 – **Contents** is covered, Additional Covers D, F, H, L, M, N & P are deleted.

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Signature



How to make a Claim -

When notifying a claim, please provide **your** name, **policy** number (shown on **your schedule and/or statement of fact**), the name of **your broker or insurance intermediary** and full details of the loss or damage. Do not arrange any repairs or replacements until **you** have spoken to **us**.

**United Kingdom** (excluding Northern Ireland) -

Telephone: 0345 013 4048  
Email: [eflex.claims2@plum-underwriting.com](mailto:eflex.claims2@plum-underwriting.com)

Northern Ireland -

Telephone: 0345 013 4049  
Email: [eflex.niclaims2@plum-underwriting.com](mailto:eflex.niclaims2@plum-underwriting.com)

Customer Complaints Procedure –

1. In the event that **you** wish to make a complaint **you** can do so at any time by referring the matter to:

a) The Customer Liaison Officer, Plum Underwriting Limited,  
Phoenix House, Christopher Martin Road, Basildon, SS14 3EZ Email: [complaints@plum-underwriting.com](mailto:complaints@plum-underwriting.com)

Plum Underwriting Limited aim to respond to all complaints within 5 working days by issuing a written acknowledgement of **your** complaint. In all communications please quote **your policy** number shown on **your schedule and/or statement of fact** along with the name of **your broker or insurance intermediary**.

2. If **you** remain dissatisfied with the resolution of **your** complaint or **you** have not received a final decision within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Fax: 44 207 964 1001  
Text Number: 07860 027 586 (call back service)

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 or 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: 44 207 964 0500

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.

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](http://www.financial-ombudsman.org.uk).

The complaints handling arrangements above are without prejudice to **your** right to commence a legal action or an alternative dispute resolution proceeding in accordance with **your** contractual rights.

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