

AMETHYST

All Risks Mid Net Worth
Home Insurance Policy

2025

Amethyst provides affluent homeowners with a contents sum insured of £100,000 and above, with protection on a worldwide "all risks" basis.

With generous policy limits for buildings, contents, valuables and fine art; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft, Home Emergency and Cyber 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 £100,000) 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 Building Sum Insured	£200,000
Minimum Contents Sum Insured	£100,000

The following examples are covered automatically under "Section 2 – Contents" up to the limit shown (unless a higher limit is requested)

Valuables (including guns)	£10,000 per item or in total
Fine Art	£25,000 per item or in total
Precious Metals	£10,000
Quad Bikes, Tractors and Ride On Mowers	£5,000
Watercraft	£5,000
Contents in Outbuildings	£20,000
Outdoor Items	£10,000
Theft from Unattended Vehicles	£5,000
Saddlery & Tack Away from the Home	£5,000
Home Business Contents	£20,000
Home Business Stock	£2,500

The following covers are included automatically

Legal Expenses & Identity Theft	£100,000
Home Emergency	£1,000
Cyber	£50,000

For Special Extensions please see overleaf.

Application

Online at www.plum-underwriting.com/apply-for-an-agency

Insurer(s)

The insurers providing cover for our United Kingdom 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-us/uk-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 England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

Distribution

This product is distributed via FCA 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.

Special Extensions

Buildings

Extended Replacement	Up to 125% subject to a professional valuation in last 5 years
Alternative Accommodation	Up to 3 years
Alterations to the Home	Up to £25,000
Loss of Rent	Up to 3 years
Denial of Access	Up to £5,000
Garden Cover	Up to 5% of the buildings sum insured or £25,000 whichever is the lower amount.
	Up to £1,000 per plant/tree/shrub
	Up to £15,000 in any one period of insurance
Trace & Access	Included
Sale of Your Premises	Unlimited (nil excess)
Replacement Locks	Up to 10% of the buildings sum insured
Fixtures & Fittings Temporarily Removed	Up to £10,000
New Fixtures & Fittings	Up to £25,000
Illegal Depositing of Waste	Up to £50,000 each person or £5,000 for each person under 16
Fatal Injury	Up to £10,000
Reward	Up to £10,000
Alternative Accommodation due to Squatters	Unlimited
Emergency Entries	Unlimited
Damage to gardens by Emergency Services	Up to 3 years
Ground Rent	Up to £10,000
Domestic Water, Oil and Gas	Unlimited
Unauthorised Use of Electricity, Gas or Water	Unlimited
Pollution and Contamination	Up to £5,000,000
Tree Damage Prevention Measure	Up to £2,500
Environmental Upgrades	Up to £2,500
Home Upgrades	Up to £5,000
Security Upgrade Following Aggravated Burglary	Up to £2,500
Listed Property Planning Protection	Up to £5,000
Carpets, Curtains and White Goods in Let Property	Up to £5,000
Security Expenses	Unlimited
Removal of Nests	Up to £5,000

Contents

Alternative Accommodation	Up to 3 years
Alterations to the Home	Up to £25,000
Trace and Access	Up to £15,000
Rent Owed to You	Up to 3 years
Rent You Owe	Up to 3 years
New Acquisitions	Up to 25% of the contents sum insured
Denial of Access	Up to £5,000
Pedal Cycles inc Electrically Assisted Pedal Cycles	Up to £5,000
Money	Up to £2,500
Bank Cards	Up to £25,000
Fridge & Freezer Contents	Unlimited (nil excess)
Replacement Locks	Unlimited (nil excess)
Domestic Water, Oil or Gas	Up to £10,000
Unauthorised use of Electricity, Gas or Water	Unlimited
Loss of Personal Electronic Data	Up to £5,000
Loss of Personal Documents	Up to £5,000
Temporary Sum Insured Increase	Up to 20% of the contents sum insured £1,000 single article limit
Ground Rent	Up to 3 years
Guests, Visitors & Domestic Employees Personal Effects	Up to £5,000. £2,500 single article limit
Moving Home	Included
Students & Boarders Possessions	Up to £5,000
Nursing/Residential Care Home	Up to £10,000. £1,500 single article limit
Marquees	Up to £20,000 (maximum of 7 days)
Memorial Stones	Up to £2,500
Hole in One	£500
Hiring Golf Clubs Overseas	Up to £25 per day up to a maximum of £250
Reward	Up to £10,000
Fatal Injury	Up to £50,000 each person or £5,000 for each person under 16
Death of Artist (Fine Art)	Up to 200% of the sum insured subject to a maximum of £100,000
Defective Title (Fine Art)	Up to 10% of the fine art sum insured subject to a maximum of £100,000
Defective Title (Jewellery)	Up to 10% of the jewellery sum insured subject to a maximum of £25,000
New Possessions (Fine Art)	Up to 20% of the fine art sum insured
New Possessions (Valuables)	Up to 20% of the valuables sum insured
Contents Kept Elsewhere	Up to £5,000
Contents in Storage	Up to £10,000

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

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Far from standard

Plum
UNDERWRITING