

What's Changed Amethyst Home Insurance Policy 01/2025

For Republic of Ireland home insurance policy wording reference: AMEI/0125/PW

The following document demonstrates any significant differences to the conditions of the policy and the cover between the January 2022 policy wording, with a wording reference of AMEI/0122/PW, and the January 2025 policy wording, with a wording reference of AMEI/0125/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.

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Change Description	Old Wording	New Wording	What This Means for You
Deletion of Section 7 (Home Emergency) in full and renumbering of remaining sections (pages 52-57 inclusive).	See previous policy wording.	N/A	Home Emergency cover is no longer available as part of this policy. If you still require this cover, please speak to your broker or insurance intermediary.
Under Section 7 (Cyber) addition of Cyber Operation definition (page 52).	N/A	<p>Cyber operation The use of a technology system by, at the direction of, or under the control of a sovereign state to:</p> <ul style="list-style-type: none"> disrupt, deny access to or, degrade functionality of a technology system; and/or copy, remove, manipulate, deny access to, destroy information in a technology system. 	Greater clarity of cover.
Under Section 7 (Cyber) addition of Government definition (page 52).	N/A	<p>Government Means government including its intelligence and security services.</p>	Greater clarity of cover.

Under Section 7 (Cyber) addition of Impacted State definition (page 53).	N/A	Impacted state The sovereign state in which the technology system affected by the cyber operation is physically located.	Greater clarity of cover.
Under Section 7 (Cyber) addition of Technology System definition (page 53).	N/A	Technology system Any computer, hardware, software, communications system, electronic device (including but not limited to smart phone, laptop, tablet, wearable device) server, cloud, infrastructure, or microcontroller including any similar system, or any configuration of the aforementioned, and including any associated input, output, data storage device, networking equipment, or back up facility.	Greater clarity of cover.
Under Section 7 (Cyber) addition War definition (page 53).	N/A	War <ul style="list-style-type: none"> the use of any physical force by a sovereign state against another sovereign state or as part of a civil war rebellion revolution insurrection; and/or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority; whether war be declared or not 	Greater clarity of cover.
Under Section 7 (Cyber) addition of War exclusion (page 57)	N/A	9. War Any cost, damages , liability, loss, defence costs , or expenses of any kind: <ul style="list-style-type: none"> directly or indirectly arising from a war; or arising from a cyber operation. <p>It shall be our responsibility to prove that this exclusion applies. You and we will consider such objectively reasonable evidence that is available at the time of a cyber operation to determine who it is due to. This may include formal or official statements by the government of the impacted state saying that they regard the cyber operation is due to another sovereign state or those acting at its direction or under its control.</p>	Greater clarity of cover.

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