FLEX

UK Non Standard Home Insurance Policy

2022

Flex is designed to provide a solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions.

Target Market

This product is designed to provide cover for clients who require flexibility in the underwriting due to "non-standard" elements to their individual circumstances. These include, but are not limited to:

- Non-standard construction
- Subsidence history/under pinned properties
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Claims history
- Convictions
- Bankruptcy

Cover Summary

- ✔ Buildings
- ✔ Contents
- ✔ Pedal Cycle cover
- ✔ Money and Credit card cover
- ✔ Valuables and Personal Possessions
- ✔ Domestic freezer cover
- ✔ Accidents to Domestic Employees (£10,000,000)
- ✔ Legal Liability to the Public (£5,000,000)

Accidental Damage available as an additional option.

Minimum Building Sum Insured	£75,000 (no upper limit)
Minimum Contents Sum Insured	£10,000 (no upper limit)

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

Precious metals, gemstones, jewellery, watches, furs and guns within the private dwelling	33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables
Pedal Cycles inc Electrically Assisted Pedal Cycles	£750
Stamps or coins	£2,500
Property in the open	£2,000
Money	£1,000
Credit cards	£1,000
Contents in garages and outbuildings	£10,000
Deeds and registered bonds and other personal documents	£2,500
Pictures and works of art	Contents sum insured
Legal Expenses	£100,000 (only if the cover limit is shown on the schedule).

For Additional Cover 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 Ltd 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.

Additional Cover

Buildings	Limit
Accidental Damage to Fixtures & Fitting	Included
Accidental Damage to Services	Included
Loss of Rent & Alternative Accommodation	Up to 25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to £5,000
Sale of Your Premises	Included
Trace & Access	Up to £7,500 in any one period of insurance
Loss of Oil	Up to £5,000
Alternative Accommodation due to Squatters	Up to £5,000
Emergency Entries	Up to £5,000
Garden, Plants & Shrubs	Up to £2,500 and up to £500 any one plant/tree/shrub
Replacement Locks	Up to £5,000
Ground Rent	Up to 10% of the buildings sum insured and 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
Removal of Nests	Up to £1,000
Illegal Depositing of Waste	Up to £1,000
Security Expenses	Up to £5,000

Contents	Limit
Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included
Temporary Removal of Contents	Up to £10,000
Rent Owed	Up to 25% of the contents sum insured and up to 24 months
Alternative Accommodation	Up to 25% of the contents sum insured and up to 24 months
Tenants Liability	Up to £15,000 or 10% of the contents sum insured
Accidental Damage to Underground Services	Included
Fatal Injury	Up to £10,000 each person or £5,000 for each person under 16
Replacement Locks	Up to £5,000
Loss of Metered Water	Up to £5,000
Loss of Oil	Up to £5,000
Reinstating Data	Up to £2,500
Temporary Increases to the Sum Insured	Up to £5,000 and up to £1,000 single article limit
Students & Boarders Possessions	Up to £5,000
Household Removals	Included
Home Business Contents	Up to £5,000
Guests/Visitors/Domestic Employees Personal Effects	Up to £2,500 and up to £1,000 single article limit
Ground Rent	Up to 10% of the contents sum insured and up to 24 months

Contacts

Underwriting
T: 0345 481 0069
E: underwriting@plum-underwriting.com

Business Development
T: 0345 402 3006
E: bus.dev@plum-underwriting.com

General Enquiries
T: 0345 130 0802
E: info@plum-underwriting.com

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.
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Far from standard

Plum UNDERWRITING