

PROPERTY PROPOSITION.

ROI PRODUCT GUIDE

Plum
UNDERWRITING

www.plum-underwriting.ie

#farfromstandard

FAR FROM STANDARD.



Plum Underwriting helps brokers place property risks that don't fit the standard market.

What makes us different is the combination of specialist non-standard appetite, empowered underwriters and practical decision-making. Brokers get access to the teams who understand complex property risks and respond with speed and confidence.

Backed by A-rated capacity and supported by flexible trading routes, we help our broker partners place harder to insure risks without losing momentum or control of the client relationship.

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WHY CHOOSE US.

Our goal is to provide:

Trading flexibility: With a positive outlook, we will always look to provide a solution, even in the face of challenging risk factors.

Accessibility: Direct communication and trading with underwriters empowered to make risk decisions.

Tailored underwriting: Moving beyond a one-size-fits-all model to underwrite complex risks individually.

Broker support: Assisting brokers in placing business they might otherwise have to decline.

High-quality service: Delivering a fast, straightforward quote process with quick turnaround times.

- **A-RATED CAPACITY**
- **EXPERIENCED & EMPOWERED UNDERWRITERS**
- **BROAD NON-STANDARD APPETITE**
- **SPECIALIST PRODUCTS**
- **MULTI-AWARD-WINNING CLAIMS TEAM**
- **20+ YEARS PRESENCE IN THE MARKET**

WE INSURE RISKS OTHERS DON'T.



“ Our trading teams are empowered to support growth across all of our property programs as we continue to provide our broker partners with niche property solutions to meet their clients’ ever-changing needs in an increasingly competitive market. ”



Barry Driscoll
Chief Trading Officer

MEET OUR TEAM.



Celine Taylor
Regional Trading Manager



Ger Weedle
Trading Underwriter



Rachael Bailey
Trading Underwriter



Taylor Jones
Trading Underwriter



Nicola Bexon
Head of Sales & Distribution

NON-STANDARD HOME.

Specifically developed to assist brokers encountering difficulties in placing or renewing home insurance for their clients' home and personal possessions.

APPETITE:

This product is tailored to offer coverage for clients needing flexible underwriting solutions due to unique or 'non-standard' aspects of their individual circumstances. These include, but are not limited to:

- Non-standard construction
- Subsidence history / underpinned properties
- Flood areas
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Claims history
- Convictions
- Part Airbnb
- Owner-occupied bed & breakfast

CORE FEATURES & BENEFITS:

- Buildings
- Contents
- Pedal cycle cover
- Money and credit card cover
- Valuables and personal possessions
- Domestic freezer cover
- Accidents to domestic employees (€3 million)
- Legal liability to the public (€3 million)
- Legal expenses
- Up to €25 million BSI limit
- Alternative accommodation (up to 25% of buildings sum insured for up to 24 months)

OUTSIDE OF APPETITE:

- Thatched

SPEAK TO AN UNDERWRITER:

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PROPERTY OWNERS.

Designed to cover a full range of rental property risks, from standard lets to more complex cases which require specialist underwriting due to their non-standard nature. It offers flexible solutions to accommodate both straightforward and challenging risk profiles.

APPETITE:

- Multiple tenant types
- HMOs
- Students
- All tenant types considered
- All tenancy agreement periods
- Adverse claims
- Subsidence
- Convictions
- Non-standard risks

CORE FEATURES & BENEFITS:

- Buildings with optional accidental damage
- Contents with optional accidental damage
- Accidents to domestic employees (€9 million)
- Legal liability to the public (€6.5 million)
- Legal expenses (automatically included)

OUTSIDE OF APPETITE:

- Thatched

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UNOCCUPIED HOME.

Dedicated 'Quote & Buy' policy for vacant residential homes. It can insure both the buildings and contents, with a choice of three levels of cover (from basic to full perils), and is available on short-term policy periods.

APPETITE:

This product is designed to provide flexible underwriting for all domestic unoccupied properties in the ROI, whether they are undergoing renovation, up for sale, or long-term unoccupied.

Risks that fall into our Quote & Buy criteria can be issued online without referral to our underwriting team, and our website will quote three levels of cover. Risks falling outside of our Quote & Buy criteria will be individually underwritten. Whilst we will look to offer all three levels of cover, there may be certain risks for which we are unable to offer all cover options.

We will also provide flexible periods of cover: 90 days, 180 days, 270 days or an annual policy. Choosing a short period policy does not restrict the client, as the policy can be extended beyond the original term if required.

ADDITIONAL COVER OPTIONS:

Cover levels:

Bronze: Covers fire, lightning, explosion, earthquake, aircraft and subsidence.

Silver: Covers the above plus storm, flood, weight of snow, collision by vehicle/animal and falling trees.

Gold: All of the above plus up to €7,500 of cover for escape of water, escape of oil, theft or attempted theft and malicious act.

CORE FEATURES & BENEFITS:

- Buildings
- Contents
- Accidents to domestic employees (€3 million)
- Legal liability to the public (€3 million)
- Legal expenses (automatically included)
- Accidental damage to fixtures & fittings
- Accidental damage to services
- Replacement locks (€2,500 limit)
- Unauthorised use of electricity, gas or water (limited to €2,500)

OUTSIDE OF APPETITE:

- Thatched

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RESIDENTIAL BUILDING WORKS.

By choosing the Residential Building Works product, you will be able to provide your clients with one seamless policy for the existing structure, contract works, home contents, and home owner's liability exposures for the period of the works. The policy can be written in the joint names of the homeowner and contractor, and is designed to fit the requirements of standard RIAI contracts. This product is designed to provide contract all risks cover for building works valued at 10% of the existing structure value / new build / green field build.

APPETITE:

Existing structure

Cover for the buildings of the home including outbuildings, garages, and walls.

Contract works & materials

All risks cover for contract works, including materials and fixtures & fittings used in the works.

Home contents

The homeowner's contents can be insured against all the standard home insurance perils.

Liability to third parties

Automatic cover of up to €2 million in respect of the policyholder's legal liability to others to compensate them for injury or damage to their property arising out of their capacity as property owners during the period of insurance. Note: there is no cover for contractor / employee / public liability.

ADDITIONAL COVER OPTIONS:

- Non-negligence cover available
- Homeowner's contents cover available

CORE FEATURES & BENEFITS:

- Building works TSI up to €5 million
- Up to €2 million for legal liability, as a property owner only
- Legal helpline
- All risks cover for contract works including materials and fixtures & fittings used in the works. The period of insurance is automatically extended, free of charge, for up to 14 days beyond the policy end date to accommodate any project overruns
- Policy start date can be up to 6 months prior to works commencing, whilst unoccupied

OUTSIDE OF APPETITE:

- Excludes contractors, employees and public liability

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COMMERCIAL BUILDING WORKS.

By choosing the Commercial Building Works product, you will be able to provide your clients with one seamless policy for the existing structure, contract works, contents, and property owner's liability exposures for the period of the works. The policy can be written in the joint names of the property owner and contractor, and is designed to fit the requirements of standard RIAI contracts. This product is designed to provide contract all risks cover for building works valued at 10% of the existing structure value.

APPETITE:

Existing structure

Cover for the buildings of the commercial property, including outbuildings, garages and walls.

Contract works & materials

All risks cover for contract works including materials and fixtures & fittings used in the works. Requirements of joint names contracts catered for (for example RIAI).

Property contents

The property owner's contents can be insured against all the standard perils.

Liability to third parties

Automatic cover of up to €2 million in respect of the policyholder's legal liability to others to compensate them for injury or damage to their property arising out of their capacity as property owners during the period of insurance. Note: there is no cover for contractor / employee / public liability.

Legal helpline

24-hour legal helpline offering advice on any private legal problem and access to a free online legal document service.

CORE FEATURES & BENEFITS:

- Up to €2 million for legal liability, as a property owner only
- Legal helpline
- All risks cover for contract works including materials and fixtures & fittings used in the works
- Building works TSI up to €5 million
- Period of insurance automatically extended for up to 14 days after the policy end date, free of charge, to allow for overrunning projects
- Policy start date can be up to 6 months prior to works commencing, whilst unoccupied
- Loss of profit for any commercial enterprises in the event of a claim

ADDITIONAL COVER OPTIONS:

- Non-negligence cover available
- Homeowner's contents cover available

OUTSIDE OF APPETITE:

- Excludes contractors, employees and public liability

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HOLIDAY HOME.

Designed for everyday holiday home risks, as well as providing a solution for brokers finding it difficult to place or renew their clients' ROI holiday home insurance.

APPETITE:

This product is designed to provide flexible underwriting for all holiday home risks, from a clean risk to a risk requiring specialist underwriting due to its 'non-standard' nature:

- Clean or non-standard risks
- Stand-alone holiday homes
- Own use / friends & family
- Short-term commercial holiday letting / Airbnb
- Non-standard construction
- Adverse claims / subsidence
- Portfolios
- Minimum building sum insured €75,000 (no upper limit)
- Minimum contents sum insured €10,000 (no upper limit)

In addition to the above underwriting approach, many risks can be quoted and placed online without referral, speeding up service for you and your client.

CORE FEATURES & BENEFITS:

- Buildings with optional accidental damage
- Contents with optional accidental damage
- Accidents to domestic employees (€9 million)
- Legal liability to the public (€6.5 million)
- Legal expenses (automatically included)

OUTSIDE OF APPETITE:

- Thatched

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OUR CLAIMS TEAM.

WHY ARE WE DIFFERENT?

- Surveyor-led approach to claims investigation, leading to reduced reinstatement times
- Strategic panel of key suppliers delivering the right expertise for the loss
- Partnership with the Claven group to support vulnerable customers, including home visits where needed
- All claims handled by our award-winning team, no delegation to suppliers
- Experienced handlers take file ownership from cradle to grave, providing consistency and quick decision-making
- Email is our last choice of communication not the first, with proactive use of the phone to bring claims to an earlier conclusion
- Low value settlement initiative where we look to cash settle certain claims within 24 hours of FNOL
- 2025 Feefo customer experience rating of 4.83/5

WHY CHOOSE US.

- **AWARD-WINNING CLAIMS TEAM***
- **CUSTOMER SATISFACTION RATING OF 4.83 ON FEEFO**
- **ALL INCOMING WORK AND TASKS HANDLED WITHIN 48 HOURS**
- **21% REDUCTION IN SETTLEMENT TIMES IN 2025**
- **INTERNAL COMPLAINTS DOWN BY 22% IN 2025**
- **ALL VULNERABLE CUSTOMERS RECEIVE WELFARE CALLS FROM THE CLAIMS TEAM THROUGHOUT THE LIFECYCLE OF THEIR CLAIM UNTIL SETTLEMENT**

* Claims Service of the Year (Insurance Times Claims Excellence Awards 2026), Claims Team of the Year (Insurance Broker Awards 2025), Claims Team of the Year (Insurance Times Claims Excellence Awards 2024)



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