

FLEX

UK Non Standard Home Insurance Policy

2022

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

Cover Summary

- ✓ Buildings
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic freezer cover
- ✓ Accidents to Domestic Employees (£10,000,000)

33.3% of the contents sum insured and

up to 10% of the contents sum insured

for any single item of valuables

✓ Money and Credit card cover ✓ 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 Pedal Cycles inc Electrically Assisted

Pedal Cycles £750 £2,500 Stamps or coins Property in the open £2,000 Money £1,000 £1,000 Credit cards £10,000

Contents in garages and outbuildings Deeds and registered bonds and other

personal documents £2,500

Pictures and works of art Contents sum insured

The following cover is included automatically Legal Expenses £100,000

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.

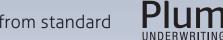
Distribution

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

Limit **Buildings**

Included Accidental Damage to Fixtures & Fitting 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

Up to £2,500 and up to £500 any one plant/tree/shrub Garden, Plants & Shrubs

Replacement Locks Up to £5,000

Up to 10% of the buildings sum insured and up to 24 months **Ground Rent**

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

Included Accidental Damage to Electronic Equipment

Accidental Damage to Fixtures & Fittings you are

Included legally liable for as a tenant Up to £10,000 Temporary Removal of Contents

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

Limit

Tenants Liability Up to £15,000 or 10% of the contents sum insured

Accidental Damage to Underground Services

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

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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