The Let product is designed for everyday let risks as well as providing a solution for brokers finding it difficult to place, or renew their client's let home in the Republic of Ireland.

LET

Landlords Home Insurance Policy

Republic of Ireland - 2018

Target Market

This product is designed to provide flexible underwriting for all let risks from a clean risk to a risk requiring specialist underwriting due to its "non-standard" nature.

- Clean risks
- Non-standard risks
- Standalone Let properties
- Adverse Claims
 Flood/Subsidence
- All tenancy agreement periods
- Convictions
- All tenant types considered
 Multiple Tenant Types
- Portfolios

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.

Cover Summary

Section 1 – Buildings with optional accidental damage

Section 2 – Landlords Contents with optional accidental damage

Section 3 – Accidents to Domestic Employees – €3,000,000

Section 4 – Legal Liability to the Public – €3,000,000

Section 5 – Landlords Legal Expenses & Rent Guarantee

(Landlords legal expenses is automatically included and rent guarantee is optional)

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

The following perils are covered:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water or frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Subsidence or heave of the site on which the buildings stand or landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts

For Additional Cover please see overleaf.

www.plum-underwriting.com

Application

Online at www.plum-underwriting.com/brokercentre

Insurer(s)

The insurers providing cover for our Republic of Ireland 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/republic-of-ireland-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

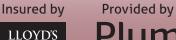
For properties situated in the Republic of Ireland.

Distribution

This product is distributed via FCA or Central Bank of Ireland 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.





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Additional Cover

Buildings

Accidental Damage to Fixtures & Fittings Accidental Damage to Services Loss of Rent & Alternative Accommodation Professional Fees & Expenses Loss of Metered Water Sale of the Premises Trace & Access Alternative Accommodation due to Squatters Ground Rent Damage to gardens by Emergency Services **Replacement Locks** Unauthorised Use of Electricity, Gas or Water Theft/Attempted Theft by Tenants Loss of Oil **Emergency Entries** Garden, Plants & Shrubs Landlords Contents **Common Parts** Security Expenses **Removal of Nests** Illegal Depositing of Waste Fire Brigade Charges

Landlords Contents

Accidental Damage to Electronic Equipment Alternative Accommodation Loss of Oil **Common Parts** Theft or Attempted Theft by Tenants Loss or Metered Water **Replacement Locks** Ground Rent **Fire Brigade Charges**

Limit Included Included Up to 25% of the buildings sum insured and up to 24 months Included Up to €2,500 Included Up to €5,000 Up to €5,000 Up to 10% of the buildings sum insured and up to 24 months Up to €2,500 Up to €5,000 Up to €5,000 Up to €10,000 Up to €2,500 Up to €5,000 Up to €2,500 and up to €500 any one plant/tree/shrub Up to €5,000 Up to €1,000 Up to €5,000 Up to €1,000 Up to €1,000 Up to €2,000 Limit Included Up to 25% of the landlords contents sum insured and up to 24 months Up to €2,500 Up to €1,000

Up to €10,000 Up to €2,500 Up to €5,000 Up to 10% of the landlords contents sum insured and up to 24 months Up to €2,000

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

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, FRN 309166 in the United Kingdom and follows the Central Bank of Ireland for conduct of business rules in Ireland. LETI/1018/PS v1.0.

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Underwriters



