

# RETREAT

UK Holiday Home  
Insurance Policy

2019

The Retreat product is designed for everyday UK holiday home risks as well as providing a solution for brokers finding it difficult to place, or renew their client's UK holiday home insurance.

Based on our successful Flex policy wording with a range of cover enhancements aimed at the holiday home market.

## Target Market

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/Air BnB
- Non Standard Construction
- Adverse claims/Subsidence/Flood
- Portfolios
- Risks up to £15m Total Sum Insured

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 – Contents** with optional accidental damage

**Section 3 – Accidents to Domestic Employees** – £10,000,000

**Section 4 – Legal Liability to the Public** – £5,000,000

**Section 5 – Legal Expenses** (automatically included)

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

Minimum Contents Sum Insured £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.

## Application

Online at  
[www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Insurer(s)

The insurers providing cover for our United Kingdom product is 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/uk-insurers/](http://www.plum-underwriting.com/about/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.

[www.plum-underwriting.com](http://www.plum-underwriting.com)

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## Additional Cover

### Buildings

Accidental Damage to Fixtures & Fittings	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 £2,500
Sale of your Premises	Included
Trace & Access	Up to £5,000
Loss of Oil	Up to £2,500
Alternative Accommodation due to Squatters	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
Replacement Locks	Up to £5,000
Unauthorised Use of Electricity, Gas or Water	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
Theft/Attempted Theft by Guests and/or Tenants	Up to £10,000
Removal of Nests	Up to £1,000
Illegal Depositing of Waste	Up to £1,000
Security Expenses	Up to £5,000

### Holiday Home Contents

Accidental Damage to Electronic Equipment	Included
Temporary Removal of Holiday Home Contents	Up to £10,000
Alternative Accommodation	Up to 25% of holiday home contents sum insured and up to 24 months
Fatal Injury Cover (family only)	Up to £10,000 each person or £5,000 for each person under 16
Replacement Locks	Up to £5,000
Loss or Metered Water	Up to £2,500
Loss of Oil	Up to £2,500
Domestic Freezer Cover	Up to £500
Guests/Visitors/Domestic Employees Personal Effects	Up to £1,000
Theft /Attempted Theft by Guests and/or Tenants	Up to £10,000
Contents in Common Parts	Up to £1,000
Ground Rent	Up to 10% of the holiday home contents sum insured and up to 24 months
Household Removals	Included

## Contacts

### Underwriting

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### Business Development

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### General Enquiries

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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](http://www.plum-underwriting.com)

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