

# RETREAT

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.

UK Holiday Home  
Insurance Policy

2020

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.

## Additional Cover

### Buildings

Accidental Damage to Fixtures & Fittings  
Accidental Damage to Services  
Loss of Holiday Rental Income & Alternative Accommodation  
Professional Fees & Expenses  
Loss of Metered Water  
Sale of your Premises  
Trace & Access  
Loss of Oil  
Alternative Accommodation due to Squatters  
Ground Rent  
Damage to gardens by Emergency Services  
Replacement Locks  
Unauthorised Use of Electricity, Gas or Water  
Emergency Entries  
Garden, Plants & Shrubs  
Theft/Attempted Theft by Guests and/or Tenants  
Removal of Nests  
Illegal Depositing of Waste  
Security Expenses

### 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 £2,500  
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 £5,000  
Up to £2,500 and up to £500 any one plant/tree/shrub  
Up to £10,000  
Up to £1,000  
Up to £1,000  
Up to £5,000

### Holiday Home Contents

Accidental Damage to Electronic Equipment  
Temporary Removal of Holiday Home Contents  
Alternative Accommodation  
Fatal Injury Cover (family only)  
Replacement Locks  
Loss or Metered Water  
Loss of Oil  
Domestic Freezer Cover  
Guests/Visitors/Domestic Employees Personal Effects  
Theft /Attempted Theft by Guests and/or Tenants  
Contents in Common Parts  
Ground Rent  
Household Removals

### Limit

Included  
Up to £10,000  
Up to 25% of the holiday home contents sum insured and up to 24 months  
Up to £10,000 each person or £5,000 for each person under 16  
Up to £5,000  
Up to £2,500  
Up to £2,500  
Up to £500  
Up to £1,000  
Up to £10,000  
Up to £1,000  
Up to 10% of the holiday home contents sum insured and up to 24 months  
Included

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## Contacts

### Underwriting

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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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Far from standard

**Plum**  
UNDERWRITING