

eFLEX

UK Non Standard Home Insurance Policy

2021

The product is competitively priced and has an extended underwriting footprint for high guaranteed quotability and low operational cost whilst still having the ability to access immediate underwriting support for more complex risks.

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,

- Unoccupied homes
- Holiday homes including those that are commercially let (Airbnb)
- Criminal convictions
- Non standard construction
- Homes with paying guests including Bed & Breakfast
- · Businesses from home

Cover Summary

✓ Buildings ✓ Valuables and Personal Possessions

Contents Domestic freezer cover

✓ Pedal Cycle cover ✓ Accidents to Domestic Employees (£5,000,000)

✓ Money and Credit card cover ✓ Legal Liability to the Public (£2,000,000)

Accidental Damage available as an additional option (dependent on type of occupancy)

The following are covered automatically within the home under "Section 2 -Contents" up to the limit shown (unless a higher limit is requested).

Precious metals, gemstones, jewellery, Up to 33.33% of the contents sum insured watches, furs and guns within the and up to 10% of the contents sum private dwelling insured for any single item of valuables Pedal cycles £500 Stamps or coins £2,500

Property in the open £500 Money Credit cards £500

Contents in garages and outbuildings Deeds and registered bonds and other personal documents

For Additional Cover please see overleaf.

£1,000

£2,500

£1,500

Application

Available on all major software houses on a full cycle EDI basis.

Insurer(s)

The insurers providing cover for our United Kingdom products are detailed on the schedule and/or statement of fact.

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.

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.

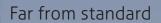
Distribution

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 20% of the buildings sum insured and up to 12 months

Professional Fees & Expenses Included Loss of Metered Water Up to £1,000 Sale of Your Premises Included

Trace & Access Up to £5,000 in any period of insurance

Loss of Oil Up to £1,000 Alternative Accommodation due to Squatters Up to £5,000 **Emergency Entries** Up to £1,000

Up to £1,000 and up to £250 any one plant/tree/shrub Garden, Plants & Shrubs

Replacement Locks Up to £2,500

Ground Rent Up to 10% of the buildings sum insured and up to 12 months

Included

Damage to gardens by Emergency Services Up to £1,000 Unauthorised Use of Electricity, Gas or Water Up to £2,500

Limit Contents

Accidental Damage to Electronic Equipment

Accidental Damage to Fixtures & Fittings you are

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

Rent Owed Up to 20% of the contents sum insured and up to 12 months Alternative Accommodation Up to 20% of the contents sum insured and up to 12 months

Up to 10% of the contents sum insured Tenants Liability

Accidental Damage to Underground Services Included

Up to £10,000 each person or £5,000 for each person under 16 Fatal Injury

Replacement Locks Up to £2,500 Loss of Metered Water Up to £1,000 Loss of Oil Up to £1,000 Reinstating Data Up to £2,500

Temporary Increases to the Sum Insured Up to £2,500 and up to £500 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 £500

Ground Rent Up to 10% of the contents sum insured and up to 12 months

Fridge & Freezer contents Up to £1,000 Money & Credit Cards Up to £500

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

