

Product Summary

Policy name

Plum Flex home insurance policy

Type

Non standard household

Distribution

Binders and open market

Underwriter(s) Certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd.

Cover Summary

Buildings

Contents

Accidents to Domestic staff

Legal Liability to the Public

Valuables and Personal Possessions

Domestic freezer cover

Pedal cycle cover

Money and Credit card cover

Accidental Damage available as an additional option

Minimum Contents Sum Insured £10,000

Minimum Building Sum Insured £75,000

The following examples are covered automatically up to the limit shown (unless a higher limit is requested)

Gold, silver, jewellery, furs	£2,500 or 10% of contents sum insured
Pedal cycles in the home	£500
Stamps or coins	£1,250
Property in the open	£250
Replacement locks	£250
Money and credit cards	£300
Contents in outbuildings	£1,000
Legal Liability to the Public	£2,000,000
Accidents to Domestic Staff	£5,000,000

Application

Online application

(www.plum-underwriting.com/brokercentre/),

proposal form, telephone, fax or E-mail.

Target clients

Non standard household risks. For example: non-standard construction (excluding thatch), adverse claims history, subsidence history, previous convictions, non-standard occupations. Risks which do not fall into the standard "one-size fits all" approach.

Direct debit

Direct debit payment facility available (open market only) at 4.75% interest (10.8% APR)

Risk transfer

Yes, cascades risk transfer to broker

Territories

For clients domiciled in England, Wales, Scotland, Northern Ireland, The Isle of Man, The Channel Islands

Underwriter Contacts

Open market brokers:

T: 0845 293 7522

F: 0845 293 7524

E: quotes@plum-underwriting.com

Binder brokers:

T: 0845 293 7520

F: 0845 293 7523

E: referrals@plum-underwriting.com

To become a Plum Underwriting broker and access this product via an open market facility, please complete and return an Agency Application form available at www.plum-underwriting.com

For general enquiries, or to discuss opening an agency or binder facility, please contact us on **0207 648 1360**.