



HomeWorks

We can help you nail that risk.

New Product Launch – “HomeWorks”

Plum Underwriting are pleased to announce the addition of **HomeWorks** to our portfolio of specialist home insurance policies.

HomeWorks is a specially designed product for homeowners who are renovating, refurbishing or extending their homes, where the works are too extensive for standard home insurance underwriters.

By choosing **HomeWorks**, you will be able to provide your client with one seamless policy for the existing structure, the contract works and the homeowners liability exposures for the period of the works.

Benefits for your clients

- Policy can be written in the joint names of the homeowner and contractor and is designed to fit the requirements of standard JCT contracts.
- Coverage for the existing structure, works and materials on a first party basis. It removes the ‘grey-areas’ which can exist between definitions of the existing structure and the works/materials.
- Cover is normally provided on an ‘All Risks’ basis including theft, malicious damage and accidental damage (excluding subsidence) and can be extended to cover non negligence exposures too.
- HomeWorks offers a consistent basis of settlement and there is only one insurer, one loss adjuster and one point of contact for the resolution of claims.

Benefits for your business

- HomeWorks offers you a simple way to unlock the potential of a niche market lacking options
- No need to ask your existing Contractors All Risks policy provider for a favour to include the Existing Structure – we cover this AND the works
- 15% commission on cases submitted to us via our online quote facility, 10% commission is payable for all other methods (email, fax etc)
- Backed by the high quality service and support you have come to expect and rely on from Plum Underwriting

Accessing HomeWorks

Adding HomeWorks to your existing portfolio of Plum products is as simple as emailing your company name and agency reference to contactus@plum-underwriting.com with ‘HomeWorks’ in the subject line.

HomeWorks will be added to your facility within 24-hours and we will email you to confirm it’s live.

IMPORTANT: HomeWorks does not provide Risk Transfer, therefore you must be able to hold Client Money if using this product. Alternatively please contact us if you wish to discuss direct payment to us from the insured.

Speak to us

To find out more, click the “HomeWorks” button below. To discuss HomeWorks in more detail, please contact Steven Bishop on 01787 464408.

We look forward to hearing from you soon.

Flex
Non standard home insurance...

Available for both binder and open market brokers, **Plum Flex** is a policy designed for non-standard home insurance risks.



More...

Elite
Mid net worth home insurance...

Available for both binder and open market brokers, **Plum Elite** is a policy designed for mid net worth home insurance risks.



More...

HomeWorks
Homeowner works cover...

Homeworks is a dedicated insurance policy for homeowner’s carrying out projects to renovate, refurbish or extend their home.



More...