eFLEX

UK Non Standard Home
Insurance Policy

2022

eFlex is designed to provide a full cycle EDI solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions in the United Kingdom.

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, such as:

- 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
- Let properties

Cover Summary

- ✔ Buildings
- ✔ Contents
- ✔ Pedal Cycle cover
- ✔ Money and Credit card cover
- ✔ Valuables and Personal Possessions
- ✔ Domestic freezer cover
- ✔ Accidents to Domestic Employees (£5,000,000)
- ✔ 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, watches, furs and guns within the private dwelling	Up to 33.33% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables
Pedal cycles	£500
Stamps or coins	£2,500
Property in the open	£1,000
Money	£500
Credit cards	£500
Contents in garages and outbuildings	£2,500
Deeds and registered bonds and other personal documents	£1,500

For Additional Cover please see overleaf.

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

Buildings	Limit
Accidental Damage to Fixtures & Fitting	Included
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
Garden, Plants & Shrubs	Up to £1,000 and up to £250 any one plant/tree/shrub
Replacement Locks	Up to £2,500
Ground Rent	Up to 10% of the buildings sum insured and up to 12 months
Damage to gardens by Emergency Services	Up to £1,000
Unauthorised Use of Electricity, Gas or Water	Up to £2,500

Contents	Limit
Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included
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
Tenants Liability	Up to 10% of the contents sum insured
Accidental Damage to Underground Services	Included
Fatal Injury	Up to £10,000 each person or £5,000 for each person under 16
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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