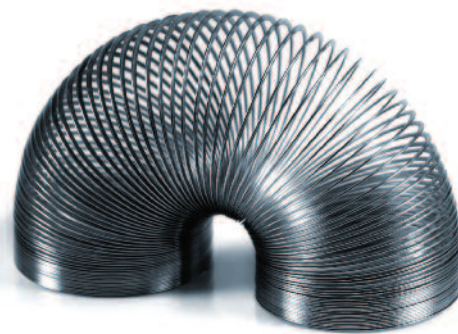


# Flex

## Non Standard Home Insurance Policy



### Product Summary

**Flex is designed to provide a solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions.**

Based on the Lloyds of London approved home insurance wording with a range of cover enhancements, it caters for a wide range of non-standard risks.

### Appetite

Our approach is to provide cover for clients who require flexibility in the underwriting due to "non-standard" elements to their individual circumstances. These include, but are not limited to:

- Non-standard construction
- Subsidence history/under pinned properties
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Claims history
- Convictions
- Bankruptcy
- Flood

### Cover Summary

Buildings	Valuables and Personal Possessions
Contents	Domestic freezer cover
Pedal cycle cover	Accidents to Domestic staff
Money and Credit card cover	Legal Liability to the Public

Accidental Damage available as an additional option

Minimum Contents Sum Insured	£10,000 (no upper limit)
Minimum Building Sum Insured	£75,000 (no upper limit)

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

Precious metals, gemstones, jewellery, watches and furs within the private dwelling	£2,500
Pedal cycles	£500
Stamps or coins	£2,500
Property in the open	£1,000
Replacement locks	£250
Money and credit cards	£500 each
Contents in outbuildings	£2,000
Legal Liability to the Public	£2,000,000
Accidents to Domestic Staff	£5,000,000

### Application

Online at [www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

### Underwriter(s)

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

### Payment options

Broker statement  
Direct debit payment facility available

### Risk transfer

Yes, cascades risk transfer to broker

### Territories

For properties situated in England, Wales, Scotland, The Isle of Man, The Channel Islands

### 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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