

Flex

Non Standard Home Insurance Policy



Product Summary

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

Based on the Lloyd's approved home insurance wording – with a range of policy cover enhancements – it caters for a wide range of non-standard household risks, including but not limited to:

- Non-standard construction types
- Subsidence history/under pinned properties
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Adverse 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)

Gold, silver, gold and silver plated articles, jewellery and furs within the private dwelling	£2,500
Pedal cycles	£500
Stamps or coins	£2,500
Property in the open	£500
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 at
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 clients domiciled in England, Wales, Scotland, The Isle of Man, The Channel Islands

Contacts

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