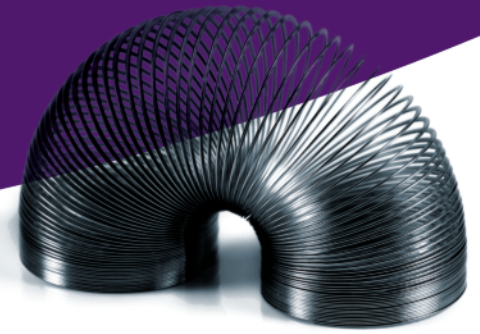


Flex

Non standard home insurance...



Product Summary

Plum 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 specially negotiated cover enhancements – it can cater for a wide range of non-standard household risks:

- Non-standard construction types
- Adverse claims history
- Declined, refused or cancelled insurance
- Subsidence history/underpinned properties
- Convictions
- Bankruptcy
- Non-standard occupations/working from home
- Irregular occupancy
- Anything which does not fit into the "one size fits all" approach

Cover Summary

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

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 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 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

Underwriter Contacts

Open market brokers:
T: 0845 293 7522
F: 0845 293 7524
E: underwriting@plum-underwriting.com

Binder brokers:
T: 0845 293 7520
F: 0845 293 7523
E: underwriting@plum-underwriting.com

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

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



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