

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, furs and guns 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 garages and outbuildings	£2,500
Legal Liability to the Public	£2,000,000
Accidents to Domestic Staff	£5,000,000
Deeds and registered bonds and other personal documents	£1,500
Pictures and works of art	Contents sum insured

For Additional Cover please see overleaf

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

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Additional Cover

Buildings

Accidental Damage to Fixtures & Fittings	Included
Accidental Damage to Underground Services	Included
Loss of Rent & Alternative Accommodation	10% of BSI and up to 12 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to £1,000
Sale of Home	Included
Trace & Access	Up to £5,000
Loss of Oil	Up to £1,000
Squatters	Up to £5,000
Emergency Entries	Up to £1,000
Garden, Plants & Shrubs	Up to £1,000 and £250 any one plant/tree/shrub
Replacement Locks	Up to £2,500

Contents

Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legal liable for a tenant	Included
Temporary Removal of Contents	£10,000
Rent Owed	10% of CSI and up to 12 months
Alternative Accommodation	10% of CSI and up to 12 months
Tenants Liability	10% of CSI and up to 12 months
Accidental Damage to Underground Services	Included
Fatal Injury	16 and over £10,000, under 16 £5,000
Replacement Locks	Up to £2,500
Loss of Metered Water	£1,000
Loss of Oil	£1,000
Reinstating Data	£2,500
Temporary Increases	£2,500 and £500 Single Article Limit
Students & Boarders Possessions	£5,000
Household Removals	Included
Home Business Contents	£5,000
Guests/Visitors/Domestic Employees Personal Effects	£500

Contacts

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