

Retreat

UK Holiday Home Insurance Policy



Product Summary

The Retreat product is designed for everyday UK holiday home risks as well as providing a solution for brokers finding it difficult to place, or renew their client's UK holiday home insurance.

Based on our successful Flex policy wording with a range of cover enhancements aimed at the holiday home market.

Appetite

Our approach is to provide flexible underwriting for all holiday home risks from a clean risk, to a risk requiring specialist underwriting due to its "non-standard" nature.

- Clean risks
- Non-standard risks
- Own use/Friends & Family
- Short term commercial holiday letting
- Portfolios
- Risks up to £10m Total Sum Insured

In addition to the above underwriting approach, many risks can be quoted and placed online without referral speeding up service for you and your client.

Cover Summary

Section 1 – Buildings with optional accidental damage

Section 2 – Contents with optional accidental damage
(optional accidental damage is not available on contents if commercially let)

Section 3 – Accidents to Domestic staff - £5,000,000

Section 4 – Legal Liability to the Public - £2,000,000

Section 5 – Legal Expenses (automatically included)

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

The following perils are covered:

- Fire, Lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water or frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Subsidence or heave of the site on which the buildings stand or landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling tress, telegraph poles or lamp-posts

For Additional Cover please see overleaf

Application

Online at
www.plum-underwriting.com/brokercentre

Quote & Buy available

Underwriter(s)

Both Company market and certain underwriters at Lloyd's of London under facilities 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

Agency

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Additional Cover

Buildings

Accidental Damage to Fixtures & Fittings	Included
Accidental Damage to 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 Holiday Home	Included
Trace & Access	Up to £5,000
Squatters	Up to £5,000
Ground Rent	10% of BSI and up to 12 months
Damage by Emergency Services	Up to £1,000
Replacement Locks	Up to £2,500
Unauthorised use of electricity, gas or water	Up to £2,500
Emergency Entries	Up to £1,000
Garden, Plants & Shrubs	Up to £1,000 and £250 any one plant/tree/shrub
Theft/attempted theft by guests and/or tenants	Up to £5,000

Limit

Holiday Home Contents

Accidental Damage to Electronic Equipment	Included
Temporary removal of holiday home contents	Up to £10,000
Alternative Accommodation	10% of Holiday Home Contents sum insured and up to 12 months
Fatal Injury Cover (family only)	Up to £10,000 each person or £5,000 for each person under 16.
Replacement Locks	Up to £2,500
Loss or Metered Water	Up to £1,000
Loss of oil	Up to £1,000
Domestic Freezer Cover	Up to £500
Guest & Visitors Personal Effects	Up to £500
Theft or attempted theft by guests/tenants	Up to £5,000
Common Parts	Up to £1,000
Alternative Accommodation due to Squatters	Up to £5,000
Ground Rent	10% of the Holiday Home Contents sum insured and up to 12 months
Household Removals	Included under Holiday Home Contents - Standard Cover

Limit

Contacts

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