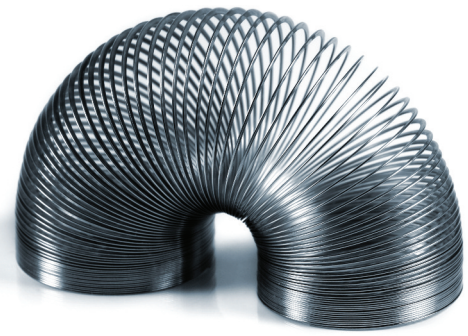


# Flex

## 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 Lloyd's 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 Employees (£5,000,000)
Money and Credit card cover	Legal Liability to the Public (£2,000,000)
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 within the home 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	Up to 33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables
Pedal cycles	£500
Stamps or coins	£2,500
Property in the open	£1,000
Money and credit cards	£500 each
Contents in garages and outbuildings	£2,500
Deeds and registered bonds and other personal documents	£1,500
Pictures and works of art	Contents sum insured

#### Application

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

#### Underwriter(s)

Both Company market and 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

For Additional Cover please see overleaf.



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## Additional Cover

### Buildings

	Limit
Accidental Damage to Fixtures & Fittings	Included
Accidental Damage to Services	Included
Loss of Rent & Alternative Accommodation	20% of the buildings sum insured and up to 12 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to £1,000
Sale of Your Premises	Included
Trace & Access	Up to £5,000
Loss of Oil	Up to £1,000
Alternative Accommodation due to 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
Ground Rent	10% of the buildings sum insured and up to 12 months
Damage by Emergency Services	Up to £1,000
Unauthorised Use of Electricity, Gas or Water	Up to £2,500

### Contents

	Limit
Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included
Temporary Removal of Contents	£10,000
Rent Owed	20% of the contents sum insured and up to 12 months
Alternative Accommodation	20% of the contents sum insured and up to 12 months
Tenants Liability	10% of the contents sum insured and up to 12 months
Accidental Damage to Underground Services	Included
Fatal Injury	Up to £10,000 each person or £5,000 for each person under 16
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
Ground Rent	10% of the contents sum insured and up to 12 months

## Contacts

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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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