



# LET

The Let Home product is designed for everyday let risks as well as providing a solution for brokers finding it difficult to place, or renew their client's let home in the United Kingdom.

UK Landlords Home  
Insurance Policy

2017

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

## Appetite

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

- Clean risks
- Non-standard risks
- All tenancy agreement periods
- All tenant types considered
- Multiple Tenant Types
- HMO's
- Standalone Let properties
- Adverse Claims
- Flood/Subsidence
- Convictions
- Portfolios
- Risks up to £15m 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 – Landlords Contents** with optional accidental damage

**Section 3 – Accidents to Domestic Employees** – £5,000,000

**Section 4 – Legal Liability to the Public** – £5,000,000

**Section 5 – Landlords Legal Expenses & Rent Guarantee**

(Landlords legal expenses is automatically included and rent guarantee is optional)

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](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, Northern Ireland, The Isle of Man and The Channel Islands.

## Additional Cover

### Buildings

Accidental Damage to Fixtures & Fittings	Included
Accidental Damage to Services	Included
Loss of Rent & Alternative Accommodation	25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to £2,500
Sale of the Premises	Included
Trace & Access	Up to £5,000
Alternative Accommodation due to Squatters	Up to £5,000
Ground Rent	10% of the buildings sum insured and up to 24 months
Damage by Emergency Services	Up to £2,500
Replacement Locks	Up to £2,500
Unauthorised Use of Electricity, Gas or Water	Up to £2,500
Theft/Attempted Theft by Tenants	Up to £10,000
Loss of Oil	Up to £2,500
Emergency Entries	Up to £2,500
Garden, Plants & Shrubs	Up to £2,500 and £500 any one plant/tree/shrub
Landlords Contents	Up to £5,000 any one claim
Common Parts	Up to £1,000 any one period of insurance
Security Expenses	Up to £5,000 any one claim
Removal of Nests	Up to £1,000 any one claim

### Limit

### Landlords Contents

Accidental Damage to Electronic Equipment	Included
Alternative Accommodation	25% of the landlords contents sum insured and up to 24 months
Loss of Oil	Up to £2,500
Common Parts	Up to £1,000
Theft or Attempted Theft by Tenants	Up to £10,000
Loss or Metered Water	Up to £2,500
Replacement Locks	Up to £2,500
Ground Rent	10% of the landlords contents sum insured and up to 24 months

### Limit

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## 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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Far from standard

**Plum**  
UNDERWRITING