

FLEX

Non Standard Home
Insurance Policy

Republic of Ireland - 2017

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 nonstandard 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
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Money and Credit card cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic freezer cover
- ✓ Accidents to Domestic Employees (€3,000,000)
- ✓ Legal Liability to the Public (€3,000,000)

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 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	€750
Credit cards	€500
Contents in garages and outbuildings	€5,000
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.

Risk transfer

Yes, cascades risk transfer to broker.

Territories

For properties situated in the Republic of Ireland.

Additional Cover

Buildings

	Limit
Accidental Damage to Fixtures & Fitting	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 Your Premises	Included
Trace & Access	Up to €5,000
Loss of Oil	Up to €2,500
Alternative Accommodation due to Squatters	Up to €5,000
Emergency Entries	Up to €2,500
Garden, Plants & Shrubs	Up to €2,500 and €500 any one plant/tree/shrub
Replacement Locks	Up to €2,500
Ground Rent	10% of the buildings sum insured and up to 24 months
Damage by Emergency Services	Up to €2,500
Unauthorised Use of Electricity, Gas or Water	Up to €2,500
Fire Brigade Charges	Up to €2,000
Removal of nests	€1,000

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	25% of the contents sum insured and up to 24 months
Alternative Accommodation	25% of the contents sum insured and up to 24 months
Tenants Liability	10% of the contents sum insured
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	€2,500
Loss of Oil	€2,500
Reinstating Data	€2,500
Temporary Increases	€5,000 and €500 Single Article Limit
Students & Boarders Possessions	€5,000
Household Removals	Included
Home Business Contents	€5,000
Guests/Visitors/Domestic Employees Personal Effects	€1,000
Ground Rent	10% of the contents sum insured and up to 24 months
Fire Brigade Charges	Up to €2,000

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

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Far from standard

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