



Product Summary

eFlex is designed to provide a full cycle EDI solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions.

The product is competitively priced and has an extended underwriting footprint for high guaranteed quotability and low operational cost whilst still having the ability to access immediate underwriting support for more complex 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 wall and roof construction
- Listed buildings
- Subsidence history/underpinned properties
- Declined, refused or cancelled insurance
- High risk occupations
- Holiday/weekend/weekday homes
- Let holiday homes
- Shared properties or lodgers
- Irregular occupancy
- Adverse claims history
- Convictions
- Bankruptcy/CCJ's/IVA's
- Flood
- Business use/working from home

Cover Summary

- ✓ Buildings
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Money and Credit card cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic Freezer cover
- ✓ Accidents to Domestic Employees (£5,000,000)
- ✓ Legal Liability to the Public (£2,000,000)

Accidental Damage available as an additional option

Minimum Building Sum Insured	£50,000 (referral over £1,000,000)
Minimum Contents Sum Insured	£15,000 (referral over £100,000)

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 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
Contents in garages and outbuildings	£2,500
Deeds and registered bonds and other personal documents	£1,500

For Additional Cover please see overleaf

Application

Available on all major software houses on a full cycle EDI basis.

Underwriter(s)

Company market and/or certain underwriters at Lloyd's of London under a facility managed by Plum Underwriting Ltd. See schedule and/or statement of fact for details.

Payment options

Broker statement.

Risk transfer

Risk transfer cascades to broker with the Plum Agency only.

Territories

For properties situated in England, Wales, Scotland, Northern Ireland, the Isle of Man, the Channel Islands.

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

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at www.plum-underwriting.com

Contacts

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