



Non-Standard Home Insurance Policy



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.

Target Market

This product is designed 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 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.

Distribution strategy

This product is distributed via FCA or Central Bank of Ireland authorised brokers.

Product governance

Regular reviews are conducted to ensure that this product remains consistent with the needs of the target market and our distribution strategy.

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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