



Landlords Home Insurance Policy



eLet is designed to provide a full cycle EDI solution for brokers finding it difficult to place, or renew their client's let home in the United Kingdom.

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 flexible underwriting for all let risks from a clean risk to those that include non standard features. Our underwriting appetite is set out below:

- Clean risks
- Non-standard risks
- Multiple Tenants
- Asylum Seekers
- Council Direct
- Benefits Assisted
- Multiple Tenant Types
- Students
- Full and Part Time Workers

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** - £2,000,000

Minimum Building Sum Insured £50,000 (referral over £1,000,000)
 Minimum Landlords Contents Sum Insured £5,000 (referral over £50,000)

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 trees, telegraph poles or lamp-posts

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 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 12 months
Damage by Emergency Services	Up to £1,000
Replacement Locks	Up to £2,500
Unauthorised Use of Electricity, Gas or Water	Up to £2,500
Theft/Attempted Theft by Tenants	Up to £5,000
Loss of Oil	Up to £1,000
Emergency Entries	Up to £1,000
Garden, Plants & Shrubs	Up to £1,000 and £250 any one plant/tree/shrub

Landlords Contents

	Limit
Accidental Damage to Electronic Equipment	Included
Alternative Accommodation	20% of the landlords contents sum insured and up to 12 months
Loss of Oil	Up to £1,000
Common Parts	Up to £1,000
Theft or Attempted Theft by Tenants	Up to £5,000
Loss or Metered Water	Up to £1,000
Replacement Locks	Up to £2,500
Ground Rent	10% of the landlords 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

Underwriting

T: 0333 003 1842
E: bucreferrals@plum-underwriting.com

Business Development

T: 0333 003 1843
E: bus.dev@plum-underwriting.com

General Enquiries

T: 0345 130 0802
E: info@plum-underwriting.com