

# PROPERTY PROGRAMS

## PRODUCT GUIDE

#farfromstandard

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# Far From Standard.

Plum Underwriting is a specialist property MGA, backed only by UK based, A rated capacity. We cover a wide range of residential and non-residential niches.

Our trading underwriting teams are regionalised across the UK to ensure brokers are assigned dedicated access to decision makers and are able to build excellent working relationships with strong service responses.

Established for over 20 years, we have built a consistently good reputation based on our excellent customer service and underwriting strengths.



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## ABOUT US

We offer specialist property insurance products to the UK and ROI insurance broker market. From non-standard owner occupied homes, landlords, portfolios, UK and overseas holiday homes, unoccupied properties and major building works, our property products are accessible via multiple distribution channels; from online portals to eTrade (via Acturis) as well as specialist off system schemes.

Our Real Estate facility is also backed by A rated capacity, delivers a competitive product, and we handle claims through our award winning in-house claims team meaning service is quick and efficient.

Our underwriting capacity is provided by a range of A rated insurers, both company market and Lloyd's of London, the world's leading insurance market.

## We Insure Risks Others Don't.

## WHY CHOOSE US

**A Rated  
Capacity**

**Experienced  
& Empowered  
Underwriters**

**Broad  
Appetite**

**Specialist  
Products**

**Award Winning  
Claims Team**

**20+ Years  
Presence In  
The Market**



“Our trading teams are empowered to support growth across all of our Property Programs as we continue to provide our broker partners with niche property solutions to meet their customer’s ever-changing needs in an increasingly competitive market.”



**Barry Driscoll,**  
Chief Trading Officer at Brown & Brown Europe Underwriting



## MEET OUR TEAM



**Niall Madders**  
Head of Property



**Heidi Saxty**  
Head of Trading  
Operations



**Celine Taylor**  
Regional Trading  
Manager, ROI



**Natalie Newell**  
Regional Trading  
Manager, South



**Ryan Ford**  
Regional Trading  
Manager, North



**Dee Coleman**  
Regional Trading  
Manager, East



**Nick Atkinson**  
Regional Trading  
Manager



**Chris Walker**  
Manager





# REAL ESTATE

Our Real Estate facility is backed by A rated capacity, delivers a competitive product, and we handle claims through our award winning in-house claims team meaning service is quick and efficient. We have experienced and empowered real estate underwriters ready to assist our brokers and their clients. We have the ability to write up to £100 million TSI any one location which is market leading for a virtual insurer.

## Appetite

- Property located in England, Scotland or Wales
- Residential property of all kinds: private dwelling homes, maisonettes, blocks of flats, mixed use buildings and mixed property portfolios, managing agent portfolios
- Retail, office and light industrial commercial property

### We can also consider:

- Blocks with some holiday let use (up to 50% of total)
- Listed buildings (GII, GII\*, GI and Scotland equivalent)
- Hospitality and accommodation (pubs, restaurants/takeaways, bars, hotels)
- Properties with modern methods of construction
- HMOs & purpose built student lets

Underwriting criteria can be flexible where a property is part of a portfolio. We also have access to non-standard facilities.

## Additional Cover Options

- Legal Expenses – limit £50,000 for your property or £100,000 for your business
- Terrorism (Pool Re or private market) – declared values follow the property damage section
- Employer's Liability - £10 million limit of indemnity as standard

## Core Features & Benefits

### Property damage:

- All risks/damage not otherwise excluded
- Standard day one uplift of 35%
- Landlords' contents automatically covered up to £50,000
- 60 day unoccupancy trigger
- Contract works covered up to £250,000

### Property owners' liability:

- £10 million limit of indemnity as standard
- Managing agent indemnity available

### Loss of rent/alternative accommodation:

- Residential cover automatically included at 33.3% of sum insured
- Commercial loss of rent based on declared value – 12, 24 or 36 month indemnity period

## Outside of Appetite

- Owner occupied property
- Buildings with >30% combustible materials (Including cladding)
- Holiday home/lets
- Heavy industrial/high risk commercial
- Property under the control of charity, local council or housing association
- Care homes for elderly, special needs, drug/alcohol/mental health, youths
- Nightclubs/adult entertainment
- Dry cleaners/laundrettes
- Education risks (schools, colleges, training facilities)
- Property in a high flood risk area/with a previous flood claim
- Property with recent or ongoing subsidence claim/issues

## Speak to an underwriter:

**T:** 01277 886 222

**E:** [realestate@camberforduw.com](mailto:realestate@camberforduw.com)

**W:** [www.camberford.com](http://www.camberford.com)





# NON-STANDARD UK HOME

The Non-Standard UK Home product is designed to provide a solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions.

## Appetite

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 construction
- Subsidence history/under pinned properties
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Claims history
- Convictions

## Additional Cover Options

- FloodRe is available for qualifying properties at high risk of flooding

## Core Features & Benefits

- Buildings
- Contents
- Pedal Cycle cover
- Money and Credit card cover
- Valuables and Personal Possessions
- Domestic freezer cover
- Accidents to Domestic Employees (£10 million)
- Legal Liability to the Public (£5 million)
- Legal Expenses £100,000
- Up to £30 million BSI Limit
- Alternative accommodation - 25% of Buildings/24 months

## Outside of Appetite

- Thatched
- Portfolios

## Speak to an underwriter:

**T (UK):** 0345 130 0802

**T (ROI):** 1800 937100

**E (UK):** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**E (ROI):** [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)





# HOME

Our Home insurance product is an extensive policy which provides £2 million blanket sum insured buildings cover and £250,000 blanket sum insured contents cover. It also includes accidental damage, theft and liability cover all as standard. Flood Re cover is also available for qualifying properties at high risk of flood damage.

## Appetite

- Suitable for owner occupied homes of up to 5 bedrooms
- Suitable for home workers and includes business equipment as standard

## Core Features & Benefits

- Up to £2 million Buildings & £250,000 Contents
- Accidental Damage
- Valuables in the Home up to £30,000 as standard (can increase to £50,000 with additional premium)
- Family Legal Protection
- 24hr Home Emergency Assistance
- Business Equipment up to £15,000
- Occupiers/Public Liability up to £5 million
- 2 years Alternative Accommodation
- Up to 10 years protected No Claims Discount

## Additional Cover Options

- FloodRe is available for qualifying properties at high risk of flooding

## Outside of Appetite

- Homes with 6 or more bedrooms
- HMO's
- Properties that are permanently unoccupied
- Adverse claims history
- Unspent convictions

## Speak to an underwriter:

**T:** 01255 871965

**E:** [enquiries@cherishinsurance.co.uk](mailto:enquiries@cherishinsurance.co.uk)

**W:** [www.cherishinsurance.co.uk](http://www.cherishinsurance.co.uk)





# BED & BREAKFAST

We also offer a Bed & Breakfast (B&B) product, which provides outstanding quality home insurance and essential cover for small bed and breakfast owners, giving you the best of both worlds.

## Appetite

- Suitable for owner-occupied homes of up to 5 bedrooms with a maximum of 4 letting bedrooms

## Core Features & Benefits

- Up to £2 million Buildings & £250,000 Contents
- Accidental damage
- Valuables in the Home up to £30,000 as standard (can increase to £50,000 with additional premium)
- Loss of Income £15,000 (£30,000 if both Buildings and Contents are taken)
- Business equipment up to £15,000
- Family Legal Protection
- 24hr Home Emergency Assistance
- Occupiers/Public Liability up to £5 million
- 2 years Alternative Accommodation
- Up to 10 years protected No Claims Discount

## Additional Cover Options

- Employer's Liability in connection with B&B up to £10 million
- FloodRe is available for qualifying properties at high risk of flooding

## Outside of Appetite

- Homes with 6 or more bedrooms
- Adverse claims history
- Unspent convictions

## Speak to an underwriter:

**T:** 01255 871965

**E:** [enquiries@cherishinsurance.co.uk](mailto:enquiries@cherishinsurance.co.uk)

**W:** [www.cherishinsurance.co.uk](http://www.cherishinsurance.co.uk)





# SECOND HOME FAMILY, FRIENDS & PAYING GUESTS

Cherish Second Home Family, Friends & Paying Guests is perfect for holiday home owners who choose to make an additional income from their property, which is flexible enough to suit most types of holiday home, from rural cottage to seaside apartment.

## Appetite

- UK homes of up to 5 bedrooms
- Holiday rentals including Airbnb
- Second Homes own use, family & Friends
- Holiday rentals for paying guests

## Core Features & Benefits

- £1 million Buildings (higher available up to £1.5 million)
- £75,000 Contents (higher available up to £125,000)
- Accidental damage
- Paintings & Works of Art up to £15,000
- Family Legal Protection
- 24hr Home Emergency Assistance
- Up to 10 years protected No Claims Discount
- Loss of Hiring Charges up to 20% of Sum Insured
- Alternative Accommodation up to 20% of Sum Insured
- Loss of income

## Additional Cover Options

- FloodRe cover is not available if there are paying guests

## Outside of Appetite

- Homes with 6 or more bedrooms
- Adverse claims history
- Unspent Convictions

## Speak to an underwriter:

**T:** 01255 871965

**E:** [enquiries@cherishinsurance.co.uk](mailto:enquiries@cherishinsurance.co.uk)

**W:** [www.cherishinsurance.co.uk](http://www.cherishinsurance.co.uk)





# RESIDENTIAL BUILDING WORKS

By choosing the Residential Building Works product, you will be able to provide your clients with one seamless policy for the existing structure, the contract works, the home contents and the home owner's liability exposures for the period of the works. The policy can be written in the joint names of the homeowner and contractor, and is designed to fit the requirements of standard JCT contracts. This product is designed to provide contract all risk cover for building works starting at £25,000.

## Appetite

### Existing Structure

Cover for the buildings of the home including outbuildings, garages, & walls.

### Contract Works & Materials

All risks cover for contract works including materials and fixtures and fittings used in the works.

### Home Contents

The homeowners contents can be insured against all the standard home insurance perils.

### Liability to third parties

Automatic cover of up to £2 million in respect of the policyholder's legal liability to others to compensate them for injury or damage to their property arising out of their capacity as property owners during the period of insurance. Note: there is no cover for contractor/employee/public liability.

### Legal Helpline

24 hour legal helpline offering advice on any private legal problem and access to a free online legal document service.

## Core Features & Benefits

- Up to £2 million for legal liability, as a property owner only
- Legal helpline
- All risks cover for contract works including materials and fixtures and fittings used in the works
- Automatic Increase for the Contract Works up to 125%
- Automatic Increase for Existing Structure up to 110%
- £5,000 cover for the removal of illegally deposited waste
- Trace & Access up to 20% of sum insured
- Building works TSI up to £5 million
- Period of Insurance automatically extended for up to 14 days after the policy end date, free of charge to allow for over running project
- Policy start date can be up to 6 months prior to working commencing whilst unoccupied

## Additional Cover Options

- Non-negligence cover available
- Homeowners contents cover available

## Outside of Appetite

- Excludes contractors, employees and public liability

## Speak to an underwriter:

**T (UK):** 0345 130 0802

**T (ROI):** 1800 937100

**E (UK):** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**E (ROI):** [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)





# PROPERTY OWNERS

The Property Owners product is designed for everyday let risks. We provide an etraded solution via Acturis - a straightforward offering with low touch points. We also have an online portal for brokers where they are finding it difficult to place, or renew their client's let home in the UK.

## Appetite

### Acturis Solution:

- Clean Risks
- Professional Lets
- Student Lets

### Online Portal Solution:

- Multiple tenant types
- HMO's
- All tenant types considered
- All tenancy agreement periods
- Adverse claims
- Subsidence
- Convictions
- Non-Standard risks

## Core Features & Benefits

### Acturis Solution:

- POL £5 million
- Loss of rent - 20% of BSI
- Malicious damage caused by tenant £5,000
- Up to £3 million BSI limit
- 60 day unoccupancy period

### Online Portal Solution:

- Buildings accidental damage to fixtures and fittings automatically included
- Loss of Rent - 25% of the building sum insured up to 24 months
- Accidents to Domestic Employee(s) - £10 million limit
- Legal Liability to the public up to £5 million
- Landlords Legal Expenses up to £25,000
- Contents - theft or attempted theft by tenants up to £10,000
- Up to £30 million BSI limit

## Additional Cover Options

### Acturis Solution:

- Landlords Legal Expenses
- Accidental Damage

### Online Portal Solution:

- Buildings Accidental Damage cover available
- Contents Accidental Damage cover available

## Outside of Appetite

### Acturis Solution:

- Adverse claims history
- Thatched
- Non-standard risks
- HMO's
- Portfolio's
- Unspent convictions

### Online Portal Solution:

- Thatched
- Portfolio's

## Speak to an underwriter:

### Acturis Solution:

T: 01633 838976  
E: info@u-sure.com  
W: www.u-sure.com

### Online Portal Solution:

T (UK): 0345 130 0802  
T (ROI): 1800 937100  
E (UK): underwriting@plum-underwriting.com  
E (ROI): info@plum-underwriting.ie  
W: www.plum-underwriting.com





# OVERSEAS HOLIDAY HOME

The Overseas Holiday Home product is designed for everyday overseas holiday homes owned by UK residents, as well as providing a solution for brokers finding it difficult to place, or renew their client's overseas holiday home insurance.

## Appetite

- Stand alone holiday homes
- Own use/Friends & Family
- Short term commercial holiday letting/Airbnb

### We can also consider:

Cover is available for properties in the following territories:

- The Republic of Ireland
- Portugal
- France
- Italy
- Spain

- Up to BSI £1.5 million (can consider up to £3 million upon referral)

## Core Features & Benefits

- Accidents to Domestic Employees (£10 million)
- Legal Liability to the Public (£5 million)
- Legal Expenses (automatically included)
- Loss of Rent/alternative accommodation (25% of the BSI - 24 months)
- Accidental Damage to Fixtures & Fittings automatically included

## Additional Cover Options

- Buildings Accidental Damage cover available
- Contents Accidental Damage cover available

## Outside of Appetite

- Primary Residence
- Insured's domiciled outside of UK

## Speak to an underwriter:

**T:** 0345 130 0802

**E:** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)





# UNOCCUPIED HOME

Unoccupied Home product is a dedicated 'Quote & Buy' policy for vacant residential homes. It can insure both the buildings and contents from a choice of three levels of cover (from basic to full perils) and is available on short term policy periods.

## Appetite

This product is designed to provide flexible underwriting for all domestic unoccupied properties in the UK, whether they are undergoing renovation, up for sale or long term unoccupied.

Risks that fall into our Quote & Buy criteria can be issued online without referral to our underwriting team and our website will quote three levels of cover. Risks falling outside of our Quote & Buy criteria will be individually underwritten and whilst we will look to offer all three levels of cover, there may be certain risks which we are unable to offer all cover options.

We will also provide flexible periods of cover; 90 days, 180 days, 270 days or an annual policy. Choosing a short period policy does not restrict the client, the policy can be extended beyond the original term if required.

## Core Features & Benefits

- Buildings
- Contents
- Accidents to Domestic Employees – £10 million
- Legal Liability to the Public – £5 million
- Legal Expenses (automatically included)
- Accidental Damage to fixtures & Fittings
- Accidental Damage to Services
- Replacement locks - £2,500 limit)
- Unauthorised use of electricity, gas or water (limited to £2,500)

## Additional Cover Options

### Cover Levels:

**Bronze:** Covers Fire, lightning, explosion, earthquake, aircraft and subsidence.

**Silver:** Covers the above plus storm, flood, weight of snow, collision by vehicle/animal & falling trees.

**Gold:** All of the above plus up to £7,500 of cover for escape of water, escape of oil, theft or attempted theft & malicious act.

## Outside of Appetite

- Thatched

## Speak to an underwriter:

**T (UK):** 0345 130 0802

**T (ROI):** 1800 937100

**E (UK):** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**E (ROI):** [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)





# CARAVAN & LODGE

GoldPark Insurance is for caravan parks and their caravan holiday home owners.

## Appetite

- Static Caravans and Lodges used as Holiday Homes, located on a specialist holiday park in the UK

## Core Features & Benefits

- New for old cover: Structures & Contents
- Market value cover : Structures & Contents
- Accidental Damage included as standard
- Escape of Water, including locating the source of damage
- Loss of Hiring Charges up to 20% of Structure or Contents Sum Insured
- Alternative Accommodation up to 20% of Structure or Contents Sum Insured
- Liability to the public up to £5 million
- Property Owner's Liability up to £5 million
- Liability to domestic staff up to £10 million

## Additional Cover Options

- Valuables & Personal Possessions

## Outside of Appetite

- Caravans or lodges used as primary residence
- Caravans or lodges not located on a specialist holiday park

## Speak to an underwriter:

**T:** 0330 131 9484

**E:** [quote@goldparkinsurance.co.uk](mailto:quote@goldparkinsurance.co.uk)

**W:** [www.goldparkinsurance.co.uk](http://www.goldparkinsurance.co.uk)





# COMMERCIAL BUILDING WORKS

By choosing the Commercial Building Works product, you will be able to provide your clients with one seamless policy for the existing structure, the contract works, the contents and the property owners liability exposures for the period of the works. The policy can be written in the joint names of the property owner and contractor, and is designed to fit the requirements of standard JCT contracts. This product is designed to provide contract all risk cover for building works starting at £25,000.

## Appetite

### Existing Structure

Cover for the buildings of the commercial property including outbuildings, garages & walls.

### Contract Works & Materials

All risks cover for contract works including materials and fixtures and fittings used in the works. Requirements of joint names contracts catered for (for example JCT).

### Property Contents

The property owners contents can be insured against all the standard perils.

### Liability to third parties

Automatic cover of up to £2 million in respect of the policyholder's legal liability to others to compensate them for injury or damage to their property arising out of their capacity as property owners during the period of insurance. Note: there is no cover for contractor/employee/public liability.

### Legal Helpline

24 hour legal helpline offering advice on any private legal problem and access to a free online legal document service.

## Core Features & Benefits

- Up to £2 million for legal liability, as a property owner only
- Legal helpline
- All risks cover for contract works including materials and fixtures and fittings used in the works
- Automatic Increase for the Contract Works up to 125%
- Automatic Increase for Existing Structure up to 110%
- £5,000 cover for the removal of illegally deposited waste
- Trace & Access up to 20% of sum insured
- Building works TSI up to £5 million
- Period of Insurance automatically extended for up to 14 days after the policy end date, free of charge to allow for over running project
- Policy start date can be up to 6 months prior to working commencing whilst unoccupied
- Loss of profit for any commercial enterprises in the event of a claim

## Additional Cover Options

- Non-negligence cover available
- Homeowners Contents cover available

## Outside of Appetite

- Excludes contractors, employees and public liability

## Speak to an underwriter:

**T (UK):** 0345 130 0802

**T (ROI):** 1800 937100

**E (UK):** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**E (ROI):** [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)





# UK HOLIDAY HOME

The UK Holiday Home product is designed for everyday UK holiday home risks as well as providing a solution for brokers finding it difficult to place, or renew their client's UK holiday home insurance.

## Appetite

This product is designed to provide flexible underwriting for all holiday home risks from a clean risk, to a risk requiring specialist underwriting due to its “non-standard” nature.

- Clean or Non Standard risks
- Stand alone holiday homes
- Own use/Friends & Family
- Short term commercial holiday letting/Airbnb
- Non Standard construction
- Adverse claims/Subsidence
- Portfolios
- Minimum Building Sum Insured £75,000 (no upper limit)
- Minimum Contents Sum Insured £10,000 (no upper limit)

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.

## Core Features & Benefits

- Buildings with optional accidental damage
- Contents with optional accidental damage
- Accidents to Domestic Employees – £10 million
- Legal Liability to the Public – £5 million
- Legal Expenses (automatically included)

## Outside of Appetite

- Thatched

## Speak to an underwriter:

**T (UK):** 0345 130 0802

**T (ROI):** 1800 937100

**E (UK):** [underwriting@plum-underwriting.com](mailto:underwriting@plum-underwriting.com)

**E (ROI):** [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

**W:** [www.plum-underwriting.com](http://www.plum-underwriting.com)



# OUR SALES TEAM

Meet our Broker Development Team, who are dedicated to supporting our broker partners across UK, Northern Ireland and ROI. The team are on hand to discuss broker needs and queries, and also help to connect you with the relevant people within our business.



**Nicola Bexon**

Head of Sales & Distribution  
E: [nicola.bexon@bbrown.com](mailto:nicola.bexon@bbrown.com)  
M: 07350 415469



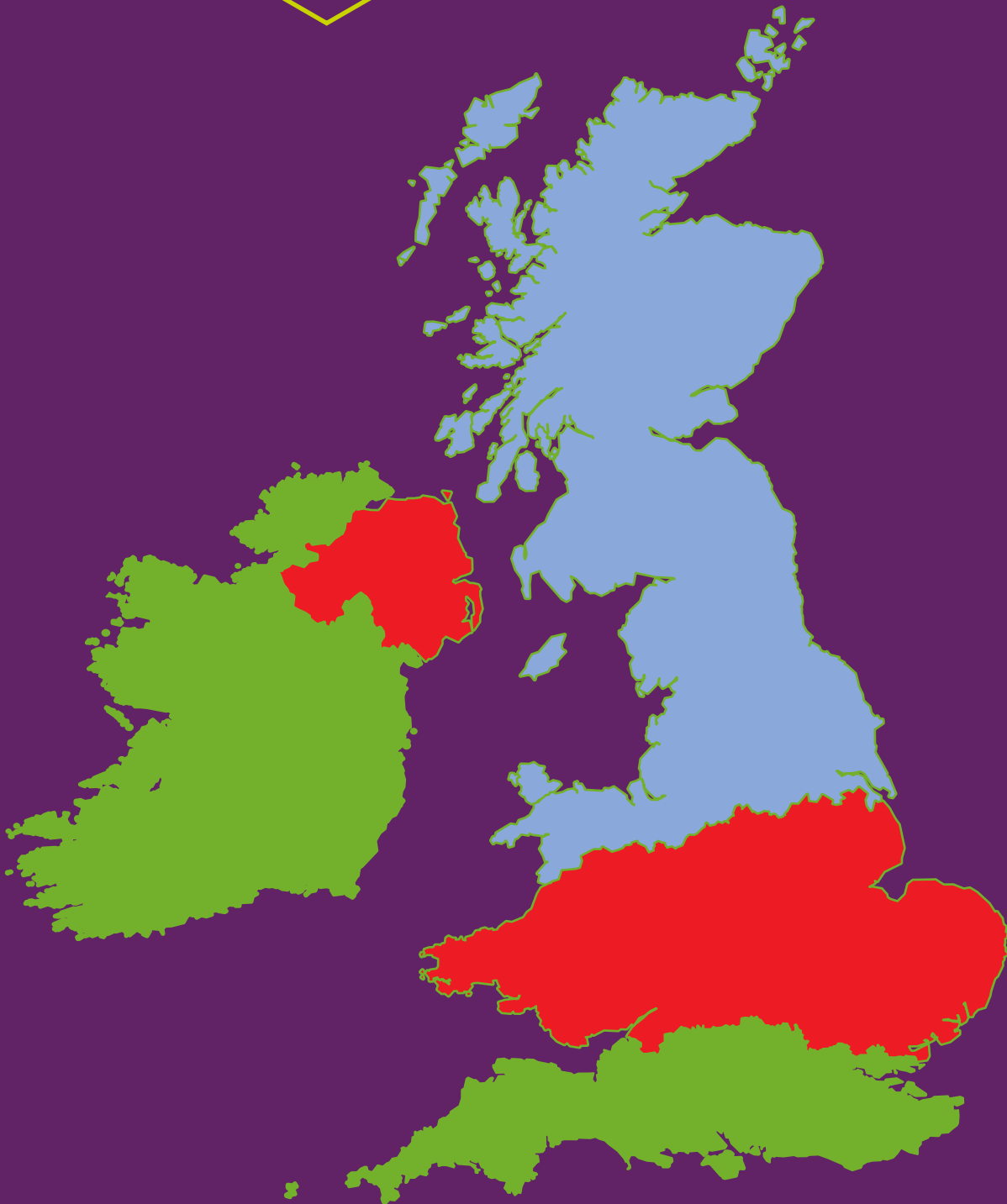
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**Ben Coleman**

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Development Executive  
E: [ben.coleman@bbrown.com](mailto:ben.coleman@bbrown.com)  
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# OUR CLAIMS TEAM

## Why are we different?

- Surveyor led approach to claims investigation leading to reduced reinstatement times
- Strategic panel of key suppliers delivering the right expertise for the loss
- Partnership with the Claven group to support vulnerable customers including home visits where needed
- All claims handled by our award winning team, no delegation to suppliers
- Experienced handlers take file ownership from cradle to grave, this provides consistency and quick decision making
- E-mail is our last choice of communication not the first, proactive use of the phone to bring claims to an earlier conclusion
- Low value settlement initiative where we look to cash settle certain claims within 24 hours of FNOL
- 2024 Feefo Rating of 4.8/5

# WHY CHOOSE US

**Claims Team of  
the Year 2024\***

**Customer  
satisfaction rating  
of 4.8 on Feefo**

**All incoming work  
and tasks handled  
within 48 hours**

**26% reduction in  
settlement times  
in 12 months**

**32% reduction in  
formal complaints  
in 12 months**

**Work in Progress  
reduced from 1850  
at outsourced TPA  
to 780 in last  
24 months**





# OTHER PRODUCTS WE OFFER

## Commercial Programs. Powered by Camberford Underwriting.

Camberford Underwriting is a specialist commercial MGA, backed by A rated capacity. Established for over 65 years, we operate a diversified portfolio of products.

We have a wide network of over 1,000 supporting brokers throughout the UK and we believe that a combination of our empowered underwriters and specialist products can help our broker partners win and retain more business.

To enquire more about Commercial Programs, please speak to the team for more information.



**Security Guards/ Alarms  
& Physical Installation**



**Electrical, Heating and  
Ventilation Contractors**



**Cleaning Contractors  
& Support Services**



**Arboricultural  
Contractors**



**General  
Contractors**



**Recruitment Agencies &  
Employment Businesses**



**Domiciliary Care  
Service Providers**



**UK Terrorism  
& Sabotage**



**Life Sciences  
and Technology**



**T:** 020 8315 5000

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PART OF THE  
BROWN & BROWN TEAM

