

HOMWORKS



Why choose HomeWorks?

When notifying their current household insurer of a significant home renovation, particularly where insurance cover is required by contract, homeowners can frequently find themselves faced with numerous difficulties.

Standard household insurers are often unable to continue covering the property effectively, or at all. They do not have the appetite to continue insuring what is effectively a building site, and all the inherent risk that brings.

A standard household insurer may provide cover for the existing house but this is usually on a highly restricted basis. This puts the homeowner at risk of not having adequate cover in place for their property and may even invalidate the policy if a JCT contract requires cover in joint names with the contractor.

	Standard Insurer	HomeWorks
Cover for the existing structure on an All Risks basis	Unlikely – a standard insurer may even restrict the perils to FLEEA only	✓
Cover for the contract works on an All Risks basis	✗	✓
Cover for contents and valuables being kept in the property	Unlikely – a standard insurer may even restrict the perils to FLEEA only	✓
Non Negligent Damage Liability	✗	✓
Joint named policy with contractor (as per JCT contractual obligations)	✗	✓
Cover for unfixed materials and goods including when being stored offsite	Unlikely	✓
Flexible policy duration to suit the project length	✗	✓
Cover still valid if the insured moves out during the works	Unlikely	✓
Cover for loss or damage arising from the building works being carried out	✗	✓
Cover for loss or damage arising out of the activities of the contractor	✗	✓
Can cater for commercial properties and conversions even if change of use has not been granted yet	✗	✓

As a reminder, HomeWorks provides a **single, seamless** solution that can cover the existing structure, contract works, contents, property owner's liability and non negligent damage liability **all under one policy**.

About Plum Underwriting

We're one of the UK's leading MGAs using only Lloyds or A rated capacity and have been trading exclusively with brokers since 2002.

At Plum, our unique underwriting appetite and range of specialist home insurance products means we're able to say **yes** where other say **no**.

If you'd like to become a Plum broker and gain access to market leading service, products and underwriting expertise simply visit www.plum-underwriting.com or email agency@plum-underwriting.com

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Far from standard

Plum
UNDERWRITING