

# FLEX

## Non Standard Home Insurance Policy

### Republic of Ireland - 2021

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

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

## Cover Summary

- ✓ Buildings
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Money and Credit card cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic freezer cover
- ✓ Accidents to Domestic Employees (€3,000,000)
- ✓ Legal Liability to the Public (€3,000,000)

Accidental Damage available as an additional option.

Minimum Contents Sum Insured	€10,000 (no upper limit)
Minimum Building Sum Insured	€75,000 (no upper limit)

The following are covered automatically 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	33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables
Pedal Cycles inc Electrically Assisted Pedal Cycles	€750
Stamps or coins	€2,500
Property in the open	€2,000
Money	€1,000
Credit cards	€1,000
Contents in garages and outbuildings	€7,500
Deeds and registered bonds and other personal documents	€2,500
Pictures and works of art	Contents sum insured

The following cover is included automatically

Legal Expenses	€100,000
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For Additional Cover please see overleaf.

## Application

Online at [www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Insurer(s)

The insurers providing cover for our Republic of Ireland products are detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting Ltd.

Full details of who the insurers are can be found on the Plum Underwriting Ltd website at [www.plum-underwriting.com/about/republic-of-ireland-insurers](http://www.plum-underwriting.com/about/republic-of-ireland-insurers)

## Payment options

Broker statement.  
Direct debit payment facility available.

## Risk transfer

Risk transfer cascades to brokers with a direct agency with Plum Underwriting Ltd only.

## Territories

For properties situated in the Republic of Ireland.

## Distribution

This product is distributed via 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.

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

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## Additional Cover

### Buildings

Accidental Damage to Fixtures & Fitting	Included
Accidental Damage to Services	Included
Loss of Rent & Alternative Accommodation	Up to 25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to €5,000
Sale of Your Premises	Included
Trace & Access	Up to €7,500 in any one period of insurance
Loss of Oil	Up to €5,000
Alternative Accommodation due to Squatters	Up to €5,000
Emergency Entries	Up to €5,000
Garden, Plants & Shrubs	Up to €2,500 and up to €500 any one plant/tree/shrub
Replacement Locks	Up to €5,000
Ground Rent	Up to 10% of the buildings sum insured and up to 24 months
Damage to gardens by Emergency Services	Up to €2,500
Unauthorised Use of Electricity, Gas or Water	Up to €5,000
Fire Brigade Charges	Up to €2,000
Removal of nests	Up to €1,000
Illegal Depositing of Waste	Up to €1,000
Security Expenses	Up to €5,000

### Limit

### Contents

Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included
Temporary Removal of Contents	Up to €10,000
Rent Owed	Up to 25% of the contents sum insured and up to 24 months
Alternative Accommodation	Up to 25% of the contents sum insured and up to 24 months
Tenants Liability	Up to €15,000 or 10% of the contents sum insured
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 €5,000
Loss of Metered Water	Up to €5,000
Loss of Oil	Up to €5,000
Reinstating Data	Up to €2,500
Temporary Increases to the Sum Insured	Up to €5,000 and up to €1,000 single article limit
Students & Boarders Possessions	Up to €5,000
Household Removals	Included
Home Business Contents	Up to €5,000
Guests/Visitors/Domestic Employees Personal Effects	Up to €2,500 and up to €1,000 single article limit
Ground Rent	Up to 10% of the contents sum insured and up to 24 months
Fire Brigade Charges	Up to €2,000

### Limit

## Contacts

### Underwriting

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

### Business Development

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### General Enquiries

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

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.com](http://www.plum-underwriting.com)

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