

# 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](http://www.plum-underwriting.com) or email [agency@plum-underwriting.com](mailto:agency@plum-underwriting.com)

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Far from standard

**Plum**  
UNDERWRITING