

eFlex Vs Flex Product Comparison



	eFlex	Flex
Distribution	Via EDI software houses with no referrals.	Via our online portal with review by underwriters.
Cover Type	Perils based cover (Sections of cover = Buildings, Contents, Accidents to Domestic Employees, Legal Liability to the Public and Valuables & Personal Possessions)	Perils based cover (Sections of cover = Buildings, Contents, Accidents to Domestic Employees, Legal Liability to the Public, Valuables and Personal Possessions, Domestic Freezer Cover, Pedal Cycle Cover, Money & Credit Card Cover and Legal Expenses)
Acceptable Occupancy Types	Owner occupied, unoccupied, holiday homes and holiday lets	Owner occupied, unoccupied, let, holiday homes and holiday lets (Please note however that we have a suite of products to cater for different occupancy types).
Maximum Building Sum Insured	£500,000	£20,000,000 total sum insured (all sections) for any one risk
Maximum Contents Sum Insured	£125,000	£20,000,000 total sum insured (all sections) for any one risk
Accidents to Domestic Employees	Up to £5,000,000	Up to £10,000,000
Legal Liability to the Public	Up to £2,000,000	Up to £5,000,000
Legal Expenses	Not available	Up to £100,000
Building Works	Up to £25,000 without referral, if higher please refer.	Up to £30,000 without referral, if higher please refer
Unoccupied Definiton	30 consecutive days	60 consecutive days

Section 2 - Contents (Limits of Cover - Up to values shown (unless a higher limit is requested))		
Precious metals, gemstones, jewellery, watches, furs and guns within the private dwelling.	Up to 33.33% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables.	Up to 33.33% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables.
Pedal cycles	£500	£750
Stamps or Coins	£2,500	£2,500
Property in the open	£1,000	£2,000
Money	£500	£1,000
Credit Cards	£500	£1,000
Contents in garages and outbuildings	£2,500	£7,500
Deeds and registered bonds and other personal documents	£1,500	£2,500

Buildings Additional Covers		
Accidental Damage to Fixtures & Fittings	Included	Included
Accidental Damage to Services	Included	Included
Loss of Rent & Alternative Accommodation	Up to 20% of the buildings sum insured and up to 12 months	Up to 25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included	Included
Loss of Metered Water	Up to £1,000	Up to £5,000
Sale of Your Premises	Included	Included
Trace & Access	Up to £5,000 in any period of insurance	Up to £7,500 in any one period of insurance
Loss of Oil	Up to £1,000	Up to £5,000
Alternative Accommodation due to Squatters	Up to £5,000	Up to £5,000
Emergency Entries	Up to £1,000	Up to £5,000
Garden, Plants & Shrubs	Up to £1,000 and up to £250 any one plant/tree/shrub	Up to £2,500 and up to £500 any one plant/tree/shrub
Replacement Locks	Up to £2,500	Up to £5,000
Ground Rent	Up to 10% of the buildings sum insured and up to 12 months	Up to 10% of the buildings sum insured and up to 24 months
Damage to gardens by Emergency Services	Up to £1,000	Up to £2,500
Unauthorised Use of Electricity, Gas or Water	Up to £2,500	Up to £5,000

eFlex Vs Flex Product Comparison

Removal of Nests	Not available	Up to £1,000
Illegal Depositing of Waste	Not available	Up to £1,000
Security Expenses	Not available	Up to £5,000

Contents Additional Covers		
Accidental Damage to Electronic Equipment	Included	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included	Included
Temporary Removal of Contents	Up to £10,000	Up to £10,000
Rent Owed	Up to 20% of the contents sum insured and up to 12 months	Up to 25% of the contents sum insured and up to 24 months
Alternative Accommodation	Up to 20% of the contents sum insured and up to 12 months	Up to 25% of the contents sum insured and up to 24 months
Tenants Liability	Up to 10% of the contents sum insured	Up to £15,000 or 10% of the contents sum insured
Accidental Damage to Underground Services	Included	Included
Fatal Injury	Up to £10,000 each person or £5,000 for each person under 16	Up to £10,000 each person or £5,000 for each person under 16
Replacement Locks	Up to £2,500	Up to £5,000
Loss of Metered Water	Up to £1,000	Up to £5,000
Loss of Oil	Up to £1,000	Up to £5,000
Reinstating Data	Up to £2,500	Up to £2,500
Temporary Increases to the Sum Insured	Up to £2,500 and up to £500 single article limit	Up to £5,000 and up to £1,000 single article limit
Students & Boarders Possessions	Up to £5,000	Up to £5,000
Household Removals	Included	Included
Home Business Contents	Up to £5,000	Up to £5,000
Guests/Visitors/Domestic Employees Personal Effects	Up to £500	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 12 months	Up to 10% of the contents sum insured and up to 24 months
Fridge & Freezer contents	Up to £1,000	Up to £1,000
Money & Credit Cards	Up to £500	Up to £1,000

© 2021 Plum Underwriting. All rights reserved.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority No.309166

eFlex_Flex_PC01042021 v1.0