

# FLEX

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.

UK Non Standard Home Insurance Policy

2018

Based on the Lloyds of London approved home insurance wording with a range of cover enhancements, it caters for a wide range of nonstandard risks.

## 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
- Irregular occupancy
- Claims history
- Convictions
- Bankruptcy
- Flood

## Cover Summary

- ✓ Buildings
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Money and Credit card cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic freezer cover
- ✓ Accidents to Domestic Employees (£10,000,000)
- ✓ Legal Liability to the Public (£5,000,000)

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 | Up to 33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables |
| Pedal cycles  | £500   |
| Stamps or coins   | £2,500   |
| Property in the open  | £1,000   |
| Money   | £750   |
| Credit cards  | £500   |
| Contents in garages and outbuildings  | £5,000   |
| Deeds and registered bonds and other personal documents                                   | £2,500   |
| Pictures and works of art   | Contents sum insured   |

For Additional Cover please see overleaf.

## Application

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

## Insurer(s)

Both Company market and certain insurers at Lloyd's of London under a facility managed by Plum Underwriting Ltd.

## Payment options

Broker statement.  
Direct debit payment facility available.

## Risk transfer

Risk transfer cascades to broker with the Plum Agency only.

## Territories

For properties situated in England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

## Distribution strategy

This product is distributed via FCA or 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.

## Additional Cover

### Buildings

|   | Limit  |
|---|--|
| 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 £5,000   |
| 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   |
| Removal of Nests                              | Up to £1,000   |
| Illegal Depositing of Waste                   | Up to £1,000   |
| Security Expenses                             | Up to £5,000   |

### Contents

|   | Limit  |
|---|--|
| 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    |

## Contacts

### Underwriting

T: 0345 481 0069

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

### Business Development

T: 0345 402 3006

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

### General Enquiries

T: 0345 130 0802

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

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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Far from standard

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