

RETREAT

The Retreat product is designed for everyday UK holiday home risks as well as providing a solution for brokers finding it difficult to place, or renew their client's UK holiday home insurance.

UK Holiday Home
Insurance Policy

2018

Based on our successful Flex policy wording with a range of cover enhancements aimed at the holiday home market.

Target Market

This product is designed to provide flexible underwriting for all holiday home risks from a clean risk, to a risk requiring specialist underwriting due to its "non-standard" nature.

- Clean or Non Standard Risks
- Stand alone holiday homes
- Own use/Friends & Family
- Short term commercial holiday letting/Air BnB
- Non Standard Construction
- Adverse claims/Subsidence/Flood
- Portfolios
- Risks up to £15m Total Sum Insured

In addition to the above underwriting approach, many risks can be quoted and placed online without referral speeding up service for you and your client.

Cover Summary

Section 1 – Buildings with optional accidental damage

Section 2 – Contents with optional accidental damage

Section 3 – Accidents to Domestic Employees – £10,000,000

Section 4 – Legal Liability to the Public – £5,000,000

Section 5 – Legal Expenses (automatically included)

Minimum Building Sum Insured £75,000 (no upper limit)

Minimum Contents Sum Insured £10,000 (no upper limit)

The following perils are covered:

- Fire, lightning, explosion or earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water or frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Subsidence or heave of the site on which the buildings stand or landslip
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling trees, telegraph poles or lamp-posts

For Additional Cover please see overleaf.

Application

Online at

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.

www.plum-underwriting.com

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Additional Cover

Buildings

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|--|--|
| Accidental Damage to Fixtures & Fittings | 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 £2,500 |
| Sale of your Premises | Included |
| Trace & Access | Up to £5,000 |
| Loss of Oil | Up to £2,500 |
| Alternative Accommodation due to Squatters | 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 |
| Replacement Locks | Up to £5,000 |
| Unauthorised Use of Electricity, Gas or Water | Up to £2,500 |
| Emergency Entries | Up to £5,000 |
| Garden, Plants & Shrubs | Up to £2,500 and up to £500 any one plant/tree/shrub |
| Theft/Attempted Theft by Guests and/or Tenants | Up to £10,000 |
| Removal of Nests | Up to £1,000 |
| Illegal Depositing of Waste | Up to £1,000 |
| Security Expenses | Up to £5,000 |

Holiday Home Contents

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|---|--|
| Accidental Damage to Electronic Equipment | Included |
| Temporary Removal of Holiday Home Contents | Up to £10,000 |
| Alternative Accommodation | Up to 25% of holiday home contents sum insured and up to 24 months |
| Fatal Injury Cover (family only) | Up to £10,000 each person or £5,000 for each person under 16 |
| Replacement Locks | Up to £5,000 |
| Loss or Metered Water | Up to £2,500 |
| Loss of Oil | Up to £2,500 |
| Domestic Freezer Cover | Up to £500 |
| Guests/Visitors/Domestic Employees Personal Effects | Up to £1,000 |
| Theft /Attempted Theft by Guests and/or Tenants | Up to £10,000 |
| Contents in Common Parts | Up to £1,000 |
| Ground Rent | Up to 10% of the holiday home contents sum insured and up to 24 months |
| Household Removals | Included |

Contacts

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To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at www.plum-underwriting.com

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, FRN 309166.
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