



# PREMIER HOME

## PEN CENTRAL

### HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

Our newest household insurance product not only offers excellent cover, but because it's available on our e-trading platform, Pen Central, brokers can instantly quote and bind cover.

Pen Central is full cycle so there's no need for re-keying at renewal or MTA.

We offer:

- Award-winning claims service
- Competitive pricing
- Some of the most generous insurance on the market - check our list of covers and see for yourself

### WHAT ELSE DO YOU NEED TO KNOW?

- "All risks worldwide" insurance written on a sum insured basis
- Up to £2.5M buildings insurance on any one property (subject to inner sub-limits)
- Up to £500K contents insurance, with up to £25k for any one claim for wine and more
- Up to £10K for valuables within the contents sum insured
- Alternative accommodation for up to 3 years
- Up to £2.5K for damage by pets for every year of the policy
- Up to £15K for post-claim disability refurbishment costs
- Up to £2.5K to remove fallen trees blocking access
- Up to £50K for hired marquees
- Insurance for matching carpets in adjoining rooms, even if only one room is damaged
- Guaranteed cover for rebuilding costs for buildings surveyed by an independent chartered surveyor within the last 3 years (excluding Grade 1 listed properties)

### WHO QUALIFIES?

Designed for UK homes which need buildings insurance for up to £2.5M (any one property) and up to £500K for contents insurance, including non-standard properties such as:

- Part let
- Business use
- Clients with convictions
- Previous claims including flood and subsidence



# WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

## BUSINESS DEVELOPMENT CONTACT

**Name** Central Sales Team

**Direct** 01403 321196

**Email** UKGeneralEnquiries@penunderwriting.com

## UNDERWRITING CONTACT

**Name** Register for Pen Central

**Email** Central@penunderwriting.com

**Name** Questions about this product?

**Direct** 01403 321193

**Email** mnwportal@penunderwriting.com

