



SPECIALIST HOME

BUY ONLINE FROM PEN OR TRADE WITH AN UNDERWRITER

HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

Struggling to find insurance for a client with a unique home? Our Specialist Home insurance provides cover for homes that are typically difficult to place, like listed buildings or homes used for Airbnb rentals.

But our product is not just designed for specialist homes, it's also for customers who have standard homes but specialist needs, such as customers in the middle of a renovation or customers with an unusual occupation, or customers who simply want the flexibility of increasing their policy limits.

You'll find us easy to do business with; brokers buying from Pen Central, our e-trading hub, can instantly quote and bind cover, and because Pen Central is full-cycle there's no need for re-keying at renewal or MTA. Plus, whether you buy from Pen Central or get a quote from an underwriter, our product offers competitive rates.

YOU CAN ALSO BECOME A DELEGATED AUTHORITY ON THIS PRODUCT. GET IN TOUCH FOR MORE INFORMATION.

WHAT ELSE DO YOU NEED TO KNOW?

- Buildings up to £1,000,000
- Contents up to £250,000 (up to £500,000 on referral to an underwriter)

We include many additional coverage benefits as standard, please see the Summaries of Cover for full details and sub-limits.

Optional cover extensions are also available on request (on payment of an additional premium):

- Extended Accidental Damage to Buildings and/or Contents
- Valuables and Personal Possessions whilst away from home
- Domestic Deep Freeze
- Pedal Cycles and Money and Credit Cards whilst away from home

WHO QUALIFIES?

- Non-standard wall and roof constructions inc. 100% flat roofs
- Homes undergoing renovations or works
- Underpinned or subsidence affected
- Listed properties
- Holiday/Weekend/Weekday homes
- Shared accommodation including lodgers and Airbnb
- Business use: clerical and non-clerical
- Let properties
- Unoccupied properties
- Customers with unusual occupations
- Customers with unbalanced sums insured
- Customers with an adverse claims or financial history
- Customers with criminal convictions
- Standard risks where higher limits are required



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 Questions about the Pen Central product?

Direct 01403 321193

Email NSPortal@penunderwriting.com

Name Trade with an underwriter

Direct 01403 321007

Email uk.nshome@penunderwriting.com

