



# 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?

**Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).**

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.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

**Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.**

## IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

## AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

## CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

## FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

## SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

## 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** NSPortal@penunderwriting.com

