

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.

Non Standard Home
Insurance Policy

Republic of Ireland - 2021

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
- Claims history
- Convictions
- Bankruptcy
- Irregular occupancy

Cover Summary

- ✓ Buildings
- ✓ Contents
- ✓ Pedal Cycle cover
- ✓ Money and Credit card cover
- ✓ Valuables and Personal Possessions
- ✓ Domestic freezer cover
- ✓ Accidents to Domestic Employees (€3,000,000)
- ✓ Legal Liability to the Public (€3,000,000)

Accidental Damage available as an additional option.

Minimum Building Sum Insured	€75,000 (no upper limit)
Minimum Contents Sum Insured	€10,000 (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	33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables
Pedal Cycles inc Electrically Assisted Pedal Cycles	€750
Stamps or coins	€2,500
Property in the open	€2,000
Money	€1,000
Credit cards	€1,000
Contents in garages and outbuildings	€7,500
Deeds and registered bonds and other personal documents	€2,500
Pictures and works of art	Contents sum insured

The following cover is included automatically

Legal Expenses	€100,000
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For Additional Cover please see overleaf.

Application

Online at www.plum-underwriting.ie/apply-for-an-agency

Insurer(s)

The insurers providing cover for our Republic of Ireland products are detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting.

Full details of who the insurers are can be found on the Plum Underwriting website at www.plum-underwriting.ie/about-us/republic-of-ireland-insurers

Payment options

Broker statement.
Direct debit payment facility available.

Risk transfer

Risk transfer cascades to brokers with a direct agency with Plum Underwriting only.

Territories

For properties situated in the Republic of Ireland.

Distribution

This product is distributed via 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.ie

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Additional Cover

Buildings

Accidental Damage to Fixtures & Fitting
Accidental Damage to Services
Loss of Rent & Alternative Accommodation
Professional Fees & Expenses
Loss of Metered Water
Sale of Your Premises
Trace & Access
Loss of Oil
Alternative Accommodation due to Squatters
Emergency Entries
Garden, Plants & Shrubs
Replacement Locks
Ground Rent
Damage to gardens by Emergency Services
Unauthorised Use of Electricity, Gas or Water
Fire Brigade Charges
Removal of nests
Illegal Depositing of Waste
Security Expenses

Limit

Included
Included
Up to 25% of the buildings sum insured and up to 24 months
Included
Up to €5,000
Included
Up to €7,500 in any one period of insurance
Up to €5,000
Up to €5,000
Up to €5,000
Up to €2,500 and up to €500 any one plant/tree/shrub
Up to €5,000
Up to 10% of the buildings sum insured and up to 24 months
Up to €2,500
Up to €5,000
Up to €2,000
Up to €1,000
Up to €1,000
Up to €5,000

Contents

Accidental Damage to Electronic Equipment
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant
Temporary Removal of Contents
Rent Owed
Alternative Accommodation
Tenants Liability
Accidental Damage to Underground Services
Fatal Injury
Replacement Locks
Loss of Metered Water
Loss of Oil
Reinstating Data
Temporary Increases to the Sum Insured
Students & Boarders Possessions
Household Removals
Home Business Contents
Guests/Visitors/Domestic Employees Personal Effects
Ground Rent
Fire Brigade Charges

Limit

Included

Included
Up to €10,000
Up to 25% of the contents sum insured and up to 24 months
Up to 25% of the contents sum insured and up to 24 months
Up to €15,000 or 10% of the contents sum insured
Included
Up to €10,000 each person or €5,000 for each person under 16
Up to €5,000
Up to €5,000
Up to €5,000
Up to €2,500
Up to €5,000 and up to €1,000 single article limit
Up to €5,000
Included
Up to €5,000
Up to €2,500 and up to €1,000 single article limit
Up to 10% of the contents sum insured and up to 24 months
Up to €2,000

Contacts

Underwriting

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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.ie

Global Risk Partners Intermediary Limited, a private company limited by shares, Marine House, Clanwilliam Place, Dublin 2, D02 FY24 (Registration Number: 635016), trading as Plum Underwriting is regulated by the Central Bank of Ireland (Register number C186553).

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