



# LET

The Let product is designed for everyday let risks as well as providing a solution for brokers finding it difficult to place, or renew their client's let home in the Republic of Ireland.

Landlords Home Insurance Policy

Republic of Ireland - 2022

## Target Market

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

- Clean risks
- Non-standard risks
- All tenancy agreement periods
- All tenant types considered
- Multiple Tenant Types
- Standalone Let properties
- Adverse Claims
- Subsidence
- Convictions
- Portfolios

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 – Landlords Contents** with optional accidental damage

**Section 3 – Accidents to Domestic Employees** – €9,000,000

**Section 4 – Legal Liability to the Public** – €6,500,000

**Section 5 – Landlords Legal Expenses**

(Landlords legal expenses is 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. This would include any malicious damage by your tenant(s) unless specifically excluded
- 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.ie/apply-for-an-agency](http://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](http://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](http://www.plum-underwriting.ie)

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UNDERWRITING

## Additional Cover

### Buildings

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 the Premises	Included
Trace & Access	Up to €7,500 in any one period of insurance
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 €5,000
Theft/Attempted Theft by Tenants	Up to €10,000
Loss of Oil	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
Landlords Contents	Up to €5,000
Common Parts	Up to €1,000
Security Expenses	Up to €5,000
Removal of Nests	Up to €1,000
Illegal Depositing of Waste	Up to €1,000
Fire Brigade Charges	Up to €2,000

### Limit

### Landlords Contents

Accidental Damage to Electronic Equipment	Included
Alternative Accommodation	Up to 25% of the landlords contents sum insured and up to 24 months
Loss of Oil	Up to €2,500
Common Parts	Up to €1,000
Theft or Attempted Theft by Tenants	Up to €10,000
Loss or Metered Water	Up to €2,500
Replacement Locks	Up to €5,000
Ground Rent	Up to 10% of the landlords contents sum insured and up to 24 months
Fire Brigade Charges	Up to €2,000

### Limit

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## Contacts

### Underwriting

T: 1800 937100

E: [underwriting@plum-underwriting.ie](mailto:underwriting@plum-underwriting.ie)

### Business Development

T: 1800 937348

E: [bus.dev@plum-underwriting.ie](mailto:bus.dev@plum-underwriting.ie)

### General Enquiries

T: 1800 937100

E: [info@plum-underwriting.ie](mailto:info@plum-underwriting.ie)

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at [www.plum-underwriting.ie](http://www.plum-underwriting.ie)

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LETI/0422/PS v2.0

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