

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 - 2022

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
- 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 | €10,000 |
| Deeds and registered bonds and other personal documents | €2,500 |
| Pictures and works of art | Contents sum insured |
| Legal Expenses | €100,000 (only if the cover limit is shown on the schedule) |

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 | 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 €5,000 |
| Sale of Your Premises | Included |
| Trace & Access | Up to €7,500 in any one period of insurance |
| Loss of Oil | Up to €5,000 |
| Alternative Accommodation due to Squatters | Up to €5,000 |
| Emergency Entries | Up to €5,000 |
| Garden, Plants & Shrubs | Up to €2,500 and up to €500 any one plant/tree/shrub |
| Replacement Locks | 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 |
| Unauthorised Use of Electricity, Gas or Water | Up to €5,000 |
| Fire Brigade Charges | Up to €2,000 |
| Removal of nests | Up to €1,000 |
| Illegal Depositing of Waste | Up to €1,000 |
| Security Expenses | Up to €5,000 |

Limit

Contents

| | |
|---|--|
| Accidental Damage to Electronic Equipment | Included |
| Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant | Included |
| Temporary Removal of Contents | Up to €10,000 |
| Rent Owed | Up to 25% of the contents sum insured and up to 24 months |
| Alternative Accommodation | Up to 25% of the contents sum insured and up to 24 months |
| Tenants Liability | Up to €15,000 or 10% of the contents sum insured |
| Accidental Damage to Underground Services | Included |
| Fatal Injury | Up to €10,000 each person or €5,000 for each person under 16 |
| Replacement Locks | Up to €5,000 |
| Loss of Metered Water | Up to €5,000 |
| Loss of Oil | Up to €5,000 |
| Reinstating Data | Up to €2,500 |
| Temporary Increases to the Sum Insured | Up to €5,000 and up to €1,000 single article limit |
| Students & Boarders Possessions | Up to €5,000 |
| Household Removals | Included |
| Home Business Contents | Up to €5,000 |
| Guests/Visitors/Domestic Employees Personal Effects | Up to €2,500 and up to €1,000 single article limit |
| Ground Rent | Up to 10% of the contents sum insured and up to 24 months |
| Fire Brigade Charges | Up to €2,000 |

Limit

Contacts

Underwriting

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Business Development

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General Enquiries

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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

Crotty Insurance Brokers Ltd, a private company limited by shares, 6 Leopardstown office Park, Burton Hall Avenue, Sandyford, Dublin 18, Ireland (Registration Number: 217756), trading as Plum Underwriting is regulated by the Central Bank of Ireland (Register number C4721).
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FLXI/0122/PS v4.0

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