



FAR FROM STANDARD

At **Plum Underwriting** we deliver **specialist household insurance** products to brokers throughout the UK.

The positive answer you need

At Plum underwriting we are likely to say 'yes' where other insurers say 'no'.

This is because we specialise in underwriting non-standard home insurance – broadly anything which does not fit the 'one-size fits all' approach of the standard insurance market and software houses – and protection for affluent, professional homeowners whose individual circumstances demand a more specialised approach.

An individual approach

We recognise each risk presented is unique. That putting together the right combination of cover and premium for such clients demands an attention to detail that computer driven quotation systems simply cannot deliver. This means you can choose Plum for your valued clients and prospects, secure in the knowledge that each quotation will be individually underwritten and, should any questions or issues arise, you can pick up the 'phone and speak to a person with the authority to provide the answers you need.

High quality service and support

Our commitment to traditional underwriting and service values is rapidly making us the broker's non-standard home insurance market of choice. This year's Insurance Times Broker Service Survey (November 2010) saw Plum Underwriting enter the top ten for the first time (we were rated ninth out of 28 insurers) and in our most recent feedback exercise involving our brokers 96% rated our overall service 'excellent' or 'good'.

Add to this...

- our simple to use online process for the submission of quote requests;
- fast turn-around;
- a flexible approach to doing business via open market (with no minimum commitment) or binder arrangements;
- attractive levels of commission;
- quality service and support on claims;

...and, we're confident that when you choose Plum Underwriting for your clients and prospects your experience will prove to be far from standard.

Apply for an agency

Applying to become a Plum Underwriting broker via an open market facility is as simple as visiting www.plum-underwriting.com, and completing an online Agency Application form.

Alternatively, for general enquiries, or to discuss opening an agency or binder facility, please contact us on **020 7648 1360**



Top 10
Personal Lines Insurer
Insurance Times Broker
Service Survey 2010/11

Insurancetimes



We've summarised the key features of our three 'flagship' products below. For full details on each, simply visit: www.plum-underwriting.com or call us on: **020 7648 1360**

Flex

Non standard home insurance...



Plum Flex has been designed to provide a solution for brokers finding it difficult to place, or renew, insurance for a client's home and possessions.

Based on the Lloyd's approved home insurance wording – with a range of specially negotiated cover enhancements – it can cater for a wide range of non-standard household risks: non-standard construction types, adverse claims history, declined, refused or cancelled insurance, subsidence history/underpinned properties, previous convictions/bankruptcy, non-standard occupations/working from home, irregular occupancy.

- Minimum contents sum insured £10,000 (with no upper limit)
- Minimum buildings sum insured £75,000 (with no upper limit)
- Accidental damage cover is available as an additional option

Elite

Mid net worth home insurance...



Plum Elite provides affluent, professional homeowners in owner occupied properties with home insurance protection on a worldwide, 'all risks' basis with accidental loss and damage as standard.

Home emergency, identity theft, family legal expenses, home business contents, students possessions at university, bicycles and the contents of outbuildings are all automatically included as are cover for fine art, wine collections and valuables (including guns).

- Minimum contents sum insured £50,000
- Minimum buildings sum insured £250,000

HomeWorks

Homeowner works cover...



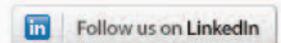
HomeWorks is a specially designed product for homeowners who are renovating, refurbishing or extending their homes, where the works involved are too extensive for standard home insurance underwriters.

By choosing HomeWorks, you will be able to provide your clients with one seamless policy for the existing structure, the contract works and the homeowner's liability exposures for the period of the works. The policy can be written in the joint names of the homeowner and contractor and is designed to fit the requirements of standard JCT contracts.



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