

PRESTIGE

UNDERWRITING

COVERALL INSURANCE

We are the specialists in providing niche and specialist products for the UK market. Our versatile and niche home insurance provides cover for a wide range of non-standard properties and circumstances.

We understand that each property and homeowner's circumstances are unique, and we provide tailored, flexible cover to meet the policyholders' needs. Designed for buildings, contents and personal possessions, and available across all leading platforms, Coverall auto-quotes for a wide variety of unique risks without the need for referral into our underwriting team.

TARGET MARKET

Coverall is an Open Market non-standard product designed to help brokers in placing those more difficult household insurance risks by providing an adaptable approach to risk appetite and underwriting stance.

We have a team of underwriters with a wealth of expertise and knowledge to assist you in securing cover for the risks that many insurers consider to be too high risk - be that property type, condition or usage or policyholder circumstances.

Property:

- Unoccupied properties/ Probate
- Previous flooding or high flood risk including those to be ceded to Flood RE
- Non Standard Construction (Timber Frame, Steel Framed, Flat Roof etc)
- Listed properties
- Let properties - Residential and Commercially let holiday homes
- Holiday homes
- Second homes
- Properties with previous or historic subsidence
- Properties undergoing renovation or building works
- Lodgers and paying guests
- Bed and breakfast and Airbnb
- Older properties (old year of builds - pre 1900)
- Large properties (high Sums insured)
- Ownership - rented or tied occupancy

Circumstances:

- Claims history
- Gap in cover
- Criminal convictions
- Bankruptcy
- Business use

PRESTIGE UNDERWRITING COVERALL PRODUCT SUMMARY

- Building (min sum insured **£35,000**)
- Liability to Domestic Staff **£10,000,000**
- Contents (min sum insured **£10,000**)
- Pedal cycle cover
- Property Owners Liability **£2,000,000**
- Valuables and Personal Possessions
- Public Liability **£2,000,000**
- Claims Preparation Assistance

- Cover automatically included for Valuables up to **33%** of the contents sum insured. Valuables single article limit of **10%** of the contents sum insured
- Pedal cycle cover up to **£500** per pedal cycle with the option to specify any pedal cycles above this limit

ADDITIONAL COVERS

BUILDINGS

| | LIMITS |
|---|---|
| Alternative Accommodation | 20% of Buildings Sum Insured |
| Accidental Damage to underground drains/pipes | Up to the Buildings Sum Insured |
| Accidental Damage to glass and sanitary ware | Up to the Buildings Sum Insured |
| Trace and Access | £5,000 |
| Locks and keys | £500 per claim £2,500 in period of insurance |

CONTENTS

| | LIMITS |
|---|---|
| Alternative Accommodation | 20% of Contents Sum Insured |
| Accidental loss of metered water and oil | £1,000 |
| Accidental damage to electronic equipment | 10% of Contents Sum Insured Included |
| Business Equipment | £5,000 |
| Contents in Outbuildings | £5,000 (Detached Outbuildings) £10,000 (Attached Outbuildings) |
| Frozen Food | £1,000 |
| Title Deeds | £1,500 |
| Tenant's Liability | 10% of Contents Sum Insured |
| Money | £1,000 |
| Credit Cards | £1,000 |
| Special Events Increase | 10% of Contents Sum Insured |
| Visitor Belongings | £500 |
| Temporary Removal | 20% of Contents Sum Insured |
| Student Belongings at University/college | £5,000 |
| Documents | £1,500 |

BUSINESS ENQUIRIES

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UNDERWRITING ENQUIRIES

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