

COVERALL HOUSEHOLD INSURANCE

At Prestige Underwriting, we are driven by our purpose to work in partnership with our Brokers and partners in order for them to deliver for their customers.

Our versatile, non-standard home insurance is an excellent example of how we provide flexible cover across all leading platforms and are one of the leaders in what we do, providing niche and specialist products for the GB market.

Designed for buildings, contents and personal possessions, 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 product designed to help brokers in placing those more difficult household insurance risks by providing an adaptable approach to risk appetite and underwriting stance.

COVERALL CAN LOOK TO ACCOMMODATE RISKS WHICH INCLUDE:

- **Business use**
- **Claims history**
- **Construction**
- **Gap in cover**
- **Listed properties**
- **Residential let properties**
- **Commercially let holiday homes**
- **Second homes / holiday homes**
- **Unoccupied properties**
- **Convictions and adverse personal history**

We at Prestige Underwriting Services understand the need for a flexible approach when it comes to risk appetite. We have a team of underwriters with a wealth of non-standard expertise and knowledge to assist you with securing cover and terms for risks many insurers consider to be too high risk.

SUMMARY OF COVER

- Building (min sum insured **£35,000**)
- Contents (min sum insured **£10,000**)
- Property Owners Liability **£2,000,000**
- Pedal cycle cover
- Valuables and personal possessions
- Alternative accommodation

- Alternative accommodation due to an insured peril is covered up to **20%** of the total BSI/CSI within the wording as of standard
- Cover automatically included for Valuables up to **33%** 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

BUILDINGS	LIMITS
Accidental Damage to underground drains/pipes	Included
Accidental Damage to glass and sanitary ware	Included
Trace and Access	£5,000
Locks and keys	£1,000 per claim £2,500 in period of insurance

CONTENTS

CONTENTS	LIMITS
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
Liability to the public and unrecovered Damages	£2,000,000
Liability to Domestic Employees	£10,000,000

BUSINESS ENQUIRIES

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