

PRESTIGE

UNDERWRITING IRELAND

Underwritten by

COVERALL 

Coverall is specifically designed to provide a solution to brokers and clients for those risks which are unable to be placed or are struggling to be placed within the standard household market.

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.

WE CAN LOOK TO ACCOMMODATE RISKS WHICH INCLUDE:

- **Unoccupied properties including full cover option**
- **Subsidence areas considered**
- **Previous claims history including open claims**
- **Properties under renovation**
- **Non-Standard Construction**
- **Properties over 100 years old**
- **Properties on large site area in excess of 2 acres**
- **Properties in trust or pension name**
- **Residential let**
- **Holiday Homes – Family Use and Let**
- **Gap in Cover**

We at Prestige Underwriting Services (Ireland) Ltd 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.

PRESTIGE UNDERWRITING COVERALL **PRODUCT SUMMARY**

- Building (min sum insured **€150,000**)
- Pedal cycle cover
- Contents (min sum insured **€15,000**)
- Valuables and personal possessions
- Property Owners Liability **€2,000,000**
- Alternative accommodation

- Alternative accommodation due to an insured peril is covered up to **20%** of the total Building / Contents Sum Insured
- No limit for escape of water or oil
- Cover automatically included for Valuables up to **33%** of the contents sum insured
- Pedal cycle limit of **€500** in total with more cover available if specified

ADDITIONAL COVERS

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	€500

CONTENTS

	LIMITS
Accidental loss of metered water and oil	€1,000
Accidental damage to home entertainment, mirrors and glass	10% of Contents Sum Insured
Business Equipment	10% of CSI
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
Household 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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