



# PRESTIGE

UNDERWRITING

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## THATCHED HOME INSURANCE

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**Long established and highly trusted across the UK and Ireland as a leading MGA specialising in bespoke non-standard Insurance solutions, we take a partnership approach to understanding what you need to succeed and meet the expectations of your customers. Then we deliver it.**

We are continually evolving our product proposition and are delighted to offer the Thatched Home product as part of our expansive GB non-standard Home product range, in partnership with Aviva, one of the leading global insurers.



# THATCHED HOME PRODUCT SUMMARY

## TARGET MARKET

Since 1997, we've been developing an enviable reputation in the non-standard markets across the UK, with non-standard Home one of our leading areas of expertise. The Prestige Thatched Home product has been designed to provide the same wide underwriting footprint that our Coverall product currently brings you, allowing us to cover such risks as:

- **Unoccupied properties**
- **Grade 2 Listed Properties**
- **Let Properties**
- **Properties that have previously been affected by subsidence**
- **Holiday, second and weekend/weekday homes**
- **High risk occupations**
- **Criminal convictions**
- **Adverse claims experience**

## RISK ACCEPTANCE

At Prestige Underwriting, we understand the need for a flexible approach when it comes to risk appetite. The Thatched Home product can cater for:

- **Full or partially roofed with water reed, wheat reed, long straw or fibre**
- **Properties with a chimney height of 1.8 meters or above**
- **Thatch inspections needed every 10 years**
- **Electrical Inspections needed every 5 years**
- **Heating types such as open fires, solid fuel stoves and central heating**
- **Thatched roof depth up to 2 meters**

## SUMMARY OF COVER

The Thatched Home product is available through our Covernet extranet facility. Through the site, you will have access to the chat facility as well as a guide containing Thatched Home specific questions to assist with any queries.

### Our product includes:

- Valuables up to **33%** with a single article limit of **10%** of the Contents sum insured
- Personal Possessions single article limit of **£2,500**
- Property Owners Liability **£2,000,000**
- Public Liability **£2,000,000**
- Claims Preparation Assistance
- Optional Accidental Damage, personal Possessions and Pedal Cycles

We will provide the very best terms and pricing as each individual risk will be underwritten by our team of experts, who have a wealth of knowledge and experience in the GB non-standard home market.

### BUSINESS ENQUIRIES

T. 08000 11 37 77  
E. [brokerdevelopment@prestigeunderwriting.co.uk](mailto:brokerdevelopment@prestigeunderwriting.co.uk)

### UNDERWRITING ENQUIRIES

T. 08000 11 37 77  
E. [gb-home@prestigeunderwriting.co.uk](mailto:gb-home@prestigeunderwriting.co.uk)

### CLAIMS ENQUIRIES

T. 08000 327 327

### WEBSITE

W. [www.prestigeunderwriting.co.uk](http://www.prestigeunderwriting.co.uk)

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