

# PRESTIGE

## UNDERWRITING

### COVERALL INSURANCE

**We are the specialists in providing niche and specialist products for the GB 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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#### CLAIMS ENQUIRIES

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#### WEBSITE

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

