

# PRESTIGE

## UNDERWRITING IRELAND

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### COVERALL INSURANCE

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Coverall Ireland 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.

Whether it be an owner occupied property with an element of business use or a property which is let to tenants we're able to consider terms for an array of unusual and non-standard risks.

### TARGET MARKET

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Coverall Ireland 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:

- Business use
- Claims history
- Construction
- Gap in cover
- Protected structures
- Residential let properties
- Commercially let properties
- Second homes / holiday homes
- Unoccupied properties
- Subsidence - previous history/claims or subsidence known areas

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 **€35,000**)
- Contents (min sum insured **€15,000**)
- 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
- No limit for escape of water or oil on owner occupied properties (covered up to building sum insured with only a **€500** policy excess)
- 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
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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#### UNDERWRITING ENQUIRIES

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#### CLAIMS ENQUIRIES

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#### WEBSITE

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