

PRESTIGE

UNDERWRITING

SHORT TERM UNOCCUPIED PROPERTY INSURANCE

At Prestige Underwriting, we are driven by our purpose to work in partnership with our brokers delivering unique insurance solutions to support their customer requirements.

The Short Term Unoccupied product has been developed as a complementary product to Coverall Home, targeted at writing unoccupied properties on a short term basis.

We have designed our product with the customer in mind, therefore including the flexibility to inception cover for 90, 182 or 274 day basis. We are also offering flexible cover options, having the ability to adjust the perils taken by offering FLEE only, excluding escape of water or full perils.

Along with your standard unoccupied risks this product is designed with our versatile, non-standard underwriting acceptance, allowing us to continue to provide you with a niche and specialist product.

The product is available on our bespoke Covernet portal as a quick quote option and allows direct access to our team of underwriters.

TARGET MARKET

Short Term Unoccupied is a non-standard product designed to provide flexible underwriting for unoccupied properties in the UK. Our aim is to provide insurance cover to assist your customers in as many situations they may find themselves in, such as hospital stays, holiday homes not let or properties under probate.

WE CAN LOOK TO ACCOMMODATE RISK WHICH INCLUDE:

- **Unoccupied due to renovation or building works**
- **Properties under probate**
- **Contents only risks**
- **Properties unoccupied pending sale**
- **Non Standard Construction**
- **Claims history**
- **Gaps in cover**
- **Listed properties**
- **Criminal convictions**
- **Previous flooding**
- **Previous subsidence or historic subsidence**
- **Recently purchased but not yet lived in**
- **Properties unoccupied for short periods**
- **Let properties awaiting tenants**

PRESTIGE SHORT TERM UNOCCUPIED PROPERTY **PRODUCT SUMMARY**

SUMMARY OF COVER

- Building (min sum insured **£35,000**)
- Contents (min sum insured **£5,000**)
- Property Owners Liability **£2,000,000**
- Liability to Domestic Staff **£10,000,000**

LEVELS OF COVER

FLEE | **Level 1 – Excluding Escape of Water** | **Level 2 – Full Cover**

COVER	FLEE	LEVEL 1	LEVEL 2
Fire, lightning, explosion or earthquake	✓	✓	✓
Subsidence or heave of the site on which the buildings stand or landslip	✗	✓	✓
Storm, flood or weight of snow	✗	✓	✓
Escape of water from or frost damage to fixed water tanks, apparatus or pipes	✗	✗	✓
Escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	✗	✗	✓
Malicious Damage	✗	✓	✓
Falling Trees, telegraph poles, solar panels, wind-turbines or lamp posts	✗	✓	✓
Theft or attempted theft	✗	✓	✓
Theft from outbuildings/garages (Up to £2,500)	✗	✓	✓

ADDITIONAL COVER

Replacement Locks (Up to £2,500)	✗	✓	✓
Emergency Access (Up to £2,500)	✗	✗	✓
Trace and Access (Up to £2,500)	✗	✗	✓
Loss of oil or metred water	✗	✗	✓
Accidental Damage to fixtures and fittings	✗	✓	✓

BUSINESS ENQUIRIES

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