

SPECIALIST HOME

OUR ENHANCED OFFERING NOW AVAILABLE ONLINE VIA PEN CENTRAL



Struggling to find insurance for a client with a unique or unusual requirements? Our Specialist Home insurance provides cover for insurance risks that are typically difficult to place including but not limited to the following non-standard risk scenarios:-

- Non-standard wall and roof constructions including modern construction methods like structurally insulated panel walls, sedum roofs, EDPM and Sarnafil flat roofs
- Homes undergoing renovations or works covering either the existing dwelling only or including works in progress and materials on site on a joint name contract
- Standard risks where higher limits are required
- Customers with unbalanced sums insured
- Properties which have been underpinned or affected by subsidence
- Customers with unusual occupations
- Customers with an adverse claims or financial history
- Customers with criminal convictions
- Properties previously affected by flooding utilising Flood Re where available

We cover a range of property types, including but not limited to:

- Holiday homes both let and for personal use including Air BnB lets
- Shared accommodation including lodgers
- Unoccupied properties whether long term or for extended holidays
- Let properties of all types including Students, DSS referrals, asylum seekers
- Weekend homes
- Weekday homes
- Business use: clerical and non-clerical including visitors and limited employees
- Homes used for business and/or fostering
- Listed properties of all types
- Permanent homes

SUBJECT TO AGREEMENT BETWEEN OUR TWO BUSINESSES YOU CAN ALSO BECOME A COVERHOLDER AND HOLD DELEGATED AUTHORITY ON THIS PRODUCT. GET IN TOUCH FOR MORE INFORMATION.

Speak to an underwriter or buy online direct from Pen

You'll find us easy to do business with; brokers buying from Pen Central, our e-trading hub, can instantly quote and bind cover, and because Pen Central is full-cycle there's no need for re-keying at renewal or MTA.

In addition we have recently improved our rating and enhanced our coverage offered, please have a look at our revised policy wording for the enhancements we have made.

If you are not yet set-up on Pen Central or have a query, email central@penunderwriting.com or call us on **01403 321193 For a bespoke offline quotation, please call **01403 321007** to speak to an underwriter.**

