



Welcome to Pen Central

Quick User Guide

Unoccupied Commercial Property Owners New Business

Please note that this Portal currently has a separate sign in to our existing Pen Central system which hosts our Cyber, XOL, PI & PI XOL, Mid Net Worth, Non Standard Household products



If you have any queries please contact your Account Underwriter who will be able to assist.



Welcome to Pen Central

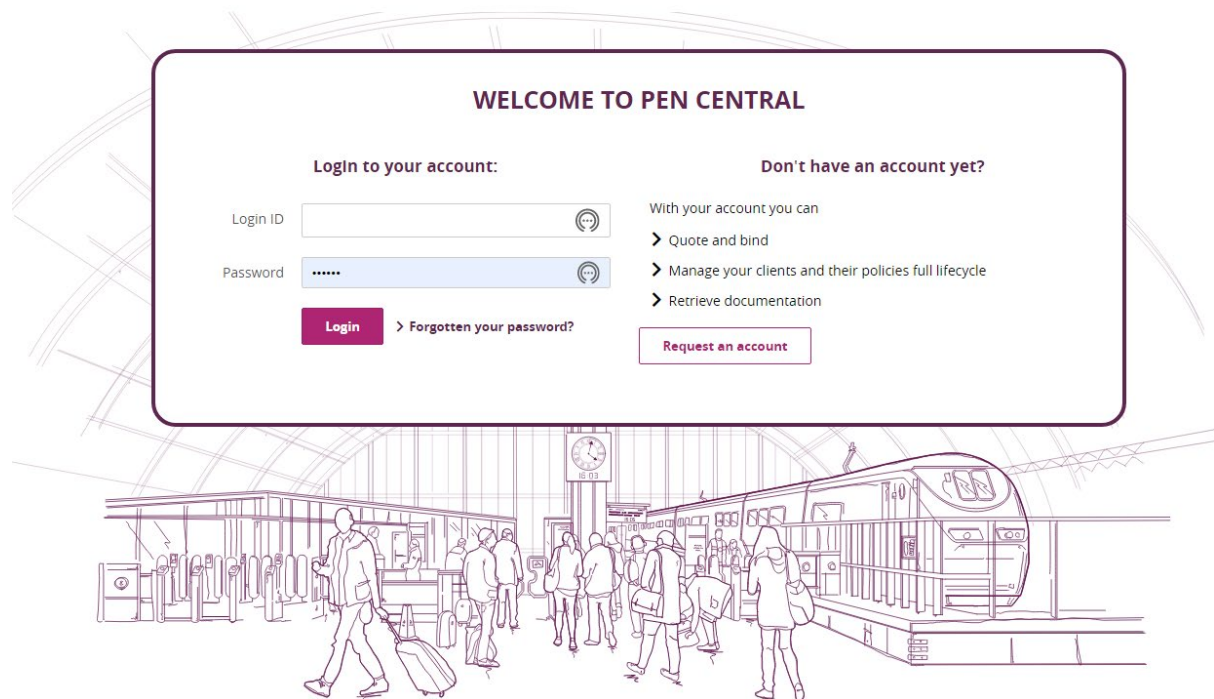
Welcome to Pen Central our new online Portal.

You can access this here <https://pencentral.penunderwriting.co.uk>

New Business Quotations

Enter your user name and password provided.

- a. Login in to your account



If you have any queries please contact your Account Underwriter who will be able to assist.



Welcome to Pen Central

b. Select Add New Client

Pen CENTRAL Welcome to Pen Central

Add Client Find Client Renewals Change Password Log Out Advanced Search

Client details

Client name * Test 1 ✓

Legal trading status * Limited

Would you like to add primary contact details * Yes No

Client correspondence postcode * GU35 0AX Look up address i ✓

Next →

- c. Enter Client Name
- d. Legal Trading Status
- e. Would you like to add primary contact details
- f. Client correspondence address

Pen CENTRAL Welcome to Pen Central

Add Client Find Client Renewals Change Password Log Out Advanced Search

Client details

Client name * Test 1 ✓

Legal trading status * Limited

Would you like to add primary contact details * Yes No

Client correspondence postcode * GU35 0AX Look up address i ✓

7 High View, High Street, Bordon, Hampshire
EDIT ADDRESS

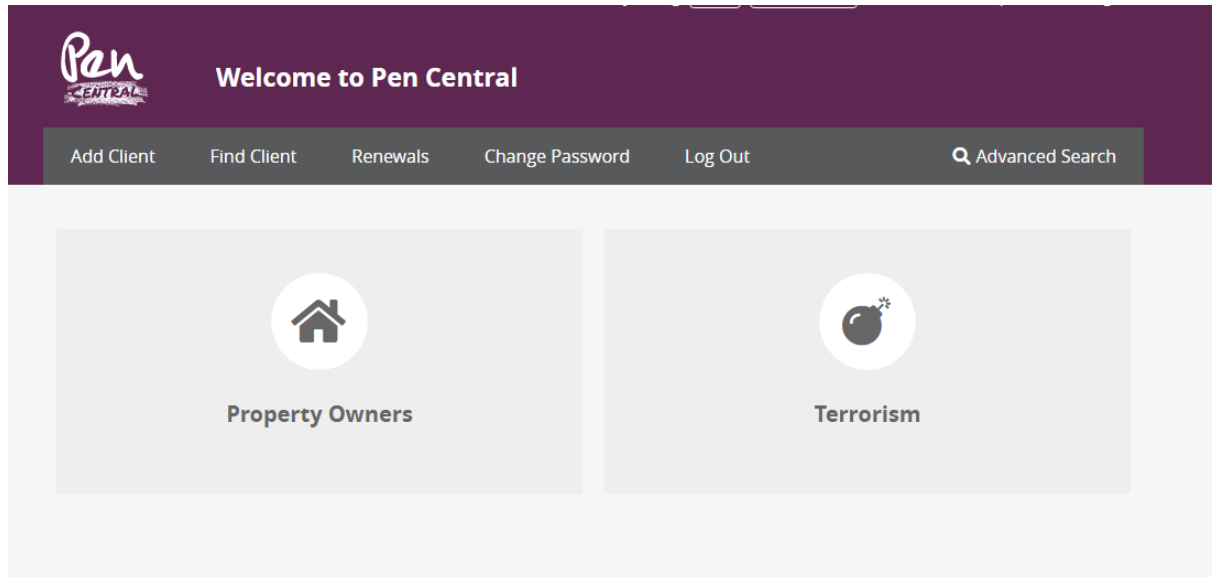
Next →

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g. Select Property Owners



h. Enter Period of insurance

i. Then click Next

The screenshot shows the 'Property Owners Quote' form. At the top, there is a dark purple header with the Pen Central logo and the text 'Property Owners Quote'. Below the header is a navigation bar with the following links: 'Add Client', 'Find Client', 'Renewals', 'Change Password', 'Log Out', and 'Advanced Search'. The main content area is divided into five tabs: 'Policy period', 'Insured's details', 'Property details', 'Additional covers', and 'Client quote'. The 'Policy period' tab is currently selected. Below the tabs, the 'Period of Insurance' section is displayed. It contains three input fields: 'Cover start date *', 'Cover length (months)', and 'Cover end date *'. The 'Cover start date *' field has a text input with the placeholder 'DD/MM/YYYY' and a calendar icon. Below it is a red error message: 'REQUIRED'. The 'Cover length (months)' field has radio buttons for 3, 6, 9, and 12, with 12 selected. The 'Cover end date *' field has a text input with the placeholder 'DD/MM/YYYY' and a calendar icon. Below it is a red error message: 'THE COVER END DATE MUST BE AFTER THE COVER START DATE'. At the bottom of the form, there are two buttons: 'Back' (with a left arrow) and 'Next' (with a right arrow).

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- j. Enter Insured's Business Details and Material Facts
- k. Then click Next

Policy period Insured's details Property details Additional covers Client quote

Insured's business

Legal trading status *

Company name *

Trading name (if different from Company name)

Address * [Look up address](#)

7 High View, High Street, Bordon, Hampshire, United Kingdom, GU35 0AX
[EDIT ADDRESS](#)

In which year was the business established? *

Which of the following describes the insured's trade? *

Is the insured one of the following: * Yes No

- Residential Management Company of a Block of Flats
- Right to Manage Company of a Block of Flats
- Freeholder of a Block of Flats

Is there currently insurance in place for these properties? * Yes No

Material facts

Select all of the following that apply to any proposer / director / partner of the business / practice * None

- had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending
- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings
- had a proposal refused or declined
- had an insurance cancelled
- had a renewal refused
- had special terms imposed

Have there been any losses, claims or incidents that may result in a claim at the properties to be insured within the last 5 years? * Yes No

[← Back](#) [Save & Exit →](#) [Next →](#)

If you have any queries please contact your Account Underwriter who will be able to assist.



I. Select Property Details

m. Enter property details

n. Select Continue to Next Section

If you have any queries please contact your Account Underwriter who will be able to assist.



- o. Complete occupancy details
- p. Select Continue to Next Section

Occupancy details Premises 1 - GU350AX

Is the property fully unoccupied? * Yes No ✓

From which date was the property first unoccupied? ✓

For what reason is the property unoccupied? ✓

What is the immediate intention for the property? * Demolition Development Letting Owner occupied Sale ✓

Length of expected unoccupancy * ✓

Commercial Occupants

What was the trade of previous occupants? ✓

[Continue to next section](#)

If you have any queries please contact your Account Underwriter who will be able to assist.



- q. Enter Property Material Facts
- r. Select Continue to Next Section

✓ Occupancy details GU350AX

Property material facts

Please select the material fact * statements that apply

- None
- Other
- The property is in an area with a history of flooding
- The property is of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]
- The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave
- There is an ATM on the property

Which heating methods are used at the property?

[Continue to next section](#)

Cover details

Business interruption

Security and risk management features

[← Back](#) [Save & Exit →](#) [Next →](#)

✕ Please note, if there any elements of flat roof (excluding concrete flat roofs), please select non-standard construction and input the required materials of construction and their percentages below

If you have any queries please contact your Account Underwriter who will be able to assist.



- s. Enter Cover Details
- t. Select Continue to Next Section

Building details

- ✓ Property details
- ✓ Occupancy details
- ✓ Property material facts

Cover details

Unoccupied level of cover *	<input type="text" value="Level 1"/>		
Total buildings declared value *	<input type="text" value="500,000.00"/>		✓
Contents sums insured *	<input type="text" value="0.00"/>		✓

Residential Premises Alternative Accommodation and Loss of Rent: cover is provided as standard up to a specified percentage of the Residential Buildings Sum Insured. Please refer to the Summary of Cover, Policy Wording and Schedule on the returned quote/policy documentation.

[Continue to next section](#)

Security and risk management features

[← Back](#) [Save & Exit →](#) [Next →](#)

[+ Add Premises](#)

[Premises 1 - GU350AX](#)

If you have any queries please contact your Account Underwriter who will be able to assist.

- u. Enter Security and Risk Management Features
- v. If another property is required return to figure I.
- w. If you do not wish to add a property select Next

Security and risk management features

Please select the following risk management features where present *

- None ✔
- Current IEE electrical certificate
- Electrical inspection in the last five years
- Intruder Alarm
- Planned building maintenance program in place
- Sprinklers
- Other

Access control method during business hours

Please select where you have any of the following additional security in place *

- None
- 24 Hour Site Security
- Guard Dog(s)
- Other Monitored CCTV
- Private CCTV
- Proposer/family members or employees residing above
- Security Patrols
- Town Centre CCTV

[← Back](#)[Save & Exit →](#)[Next →](#)

If you have any queries please contact your Account Underwriter who will be able to assist.



- x. Enter Liability covers
- y. Select Legal Expenses requirements
- z. Select Other cover requirements
- aa. Then Select Next

Policy period Insured's details Property details **Additional covers** Client quote

Liability covers

How much property owner's liability cover is needed? * £2,000,000

Does the insured require employers' liability cover? * Yes No

Legal Expenses

Standard Legal Expenses cover required? * Yes No

Rent Guarantee cover required? Yes No

Enhanced Legal Expenses cover required? * Yes No

Please be advised that enhanced legal expenses provides increased cover and limits to any product that includes embedded legal expenses.

Important: where the insured has mixed occupancy e.g. both Residential and Commercial Occupants, please contact our team for a quote

Other covers

Pen has negotiated a bespoke standalone Terrorism product, for further details please contact our underwriting team for a quotation

Alternatively, if the insured requires standard Terrorism cover, please select here. * Yes No

Standard Terrorism cover required?

If your client requires Directors and Officers cover, please contact our team of underwriters for a quotation

Back Save & Exit Next

If you have any queries please contact your Account Underwriter who will be able to assist.



- bb. Select Agree or Disagree
- cc. Select Quote

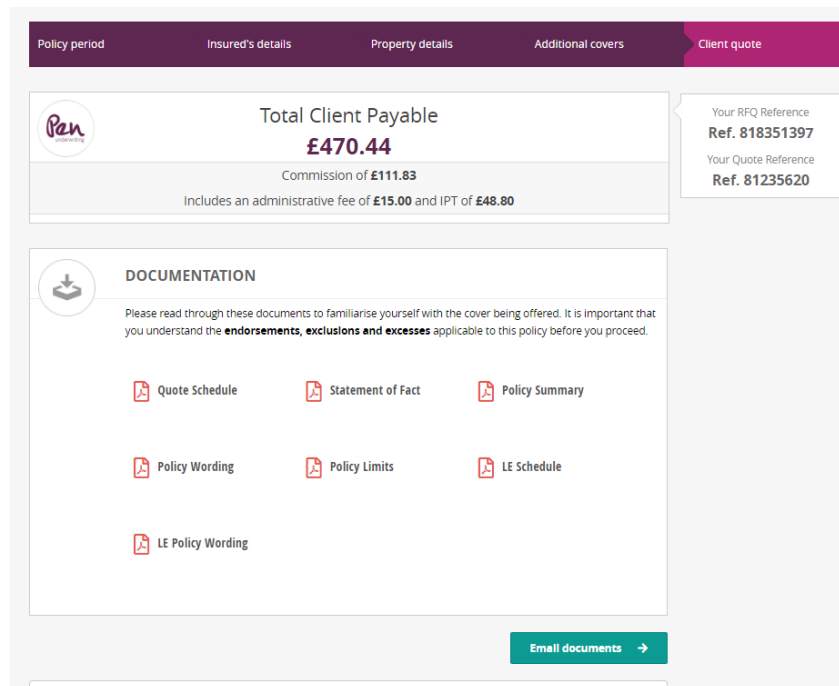
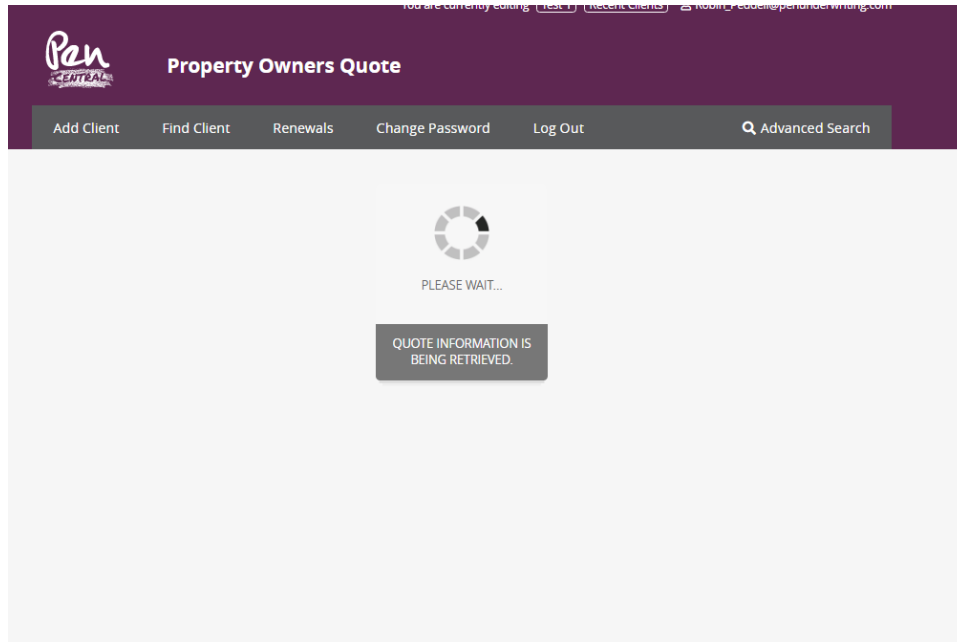
Policy period	Insured's details	Property details	Additional covers	Client quote
Confirmation				
	Company Name	Test Unoccupied Commercial		
	Trading name	Test Unoccupied Commercial		
	Full Address	6 High View, High Street, Bordon, Hampshire, United Kingdom, GU35 0AX		
	Cover start date	25/02/2021		
	Cover end date	24/02/2022		
<p>The client has a duty to give a fair presentation of risk. It is agreed that all of the facts and details contained in this submission are correct (where they relate to a matter of fact) and made in good faith (where they relate to a matter of expectation or belief).</p>				
<p style="text-align: center;">* <input checked="" type="radio"/> Agree <input type="radio"/> Disagree ✔</p>				
<p>Please take care to review all documentation to ensure that the information provided accurately reflects your Client's circumstances and that the cover provided suits their requirements. You should take particular attention to any Terms, Conditions, Limits and Exclusions including Endorsements which may require your Client to take action.</p>				
← Amend		Quote →		

If you have any queries please contact your Account Underwriter who will be able to assist.



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dd. This Screen will appear



If you have any queries please contact your Account Underwriter who will be able to assist.

- ee. Select contact us or Contact Us and exit
- ff. Select Pay by Broker Account to place on cover go to point hh.

SUMMARY OF COVER

Insured's Details

Company name	Test 1
Trading name (if applicable)	Test 1
Address	7 High View, High Street, Bordon, Hampshire, United Kingdom, GU35 0AX
Trade	Property Owner
Previous Insurer	No Previous Insurance

Property 1 - GU35 0AX

← Back Contact Us → Save & Exit → Pay by Broker Account →

Important
Please check the cover that it Note that the le be different to t Any changes or displayed in red all items below you would like t or if the levels c sufficient.

- gg. This screen will appear
- hh. If you select back go to point ff.
- ii. If you select Accept go to reference kk.

understand the **endorsements, exclusions and excesses** applicable to this policy before you proceed.

Qu Are you sure you want to accept this policy?

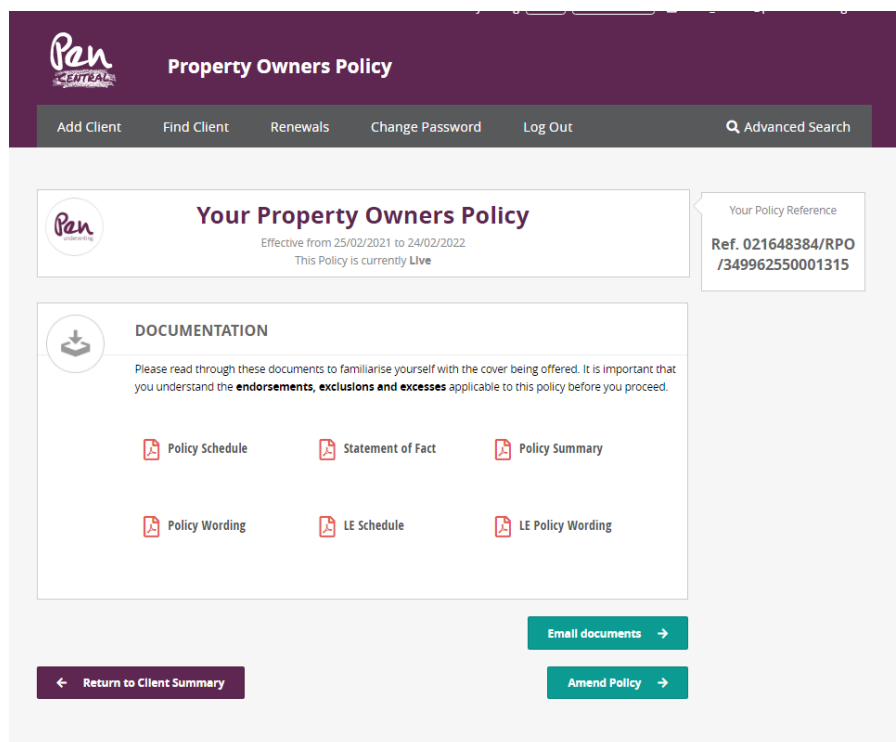
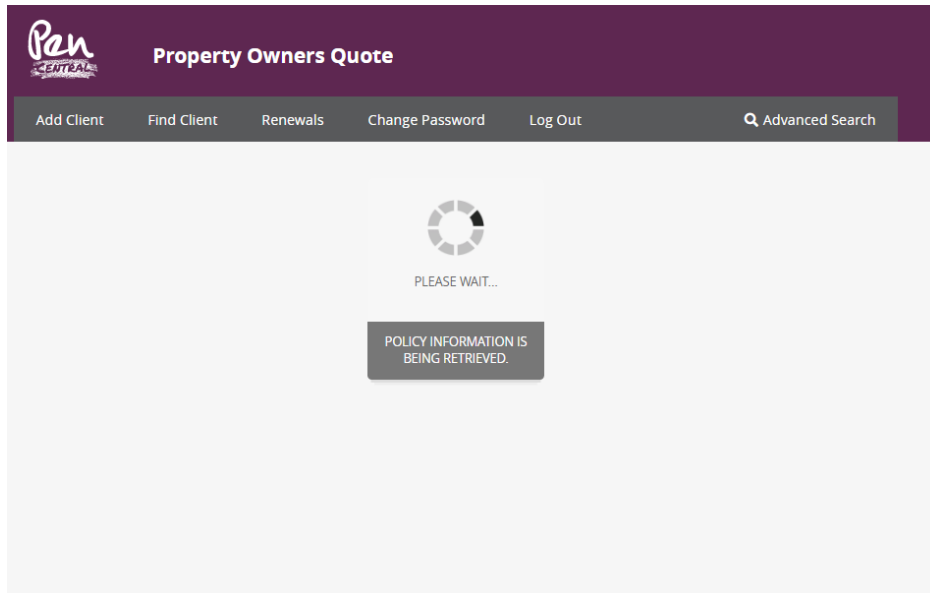
Po ← Back Accept →

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jj. The following Screens will appear



Select Return to Client Summary

If you have any queries please contact your Account Underwriter who will be able to assist.