



# THATCH OWNERS HOME INSURANCE

BUY ONLINE FROM PEN OR TRADE WITH AN UNDERWRITER

## HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

We are specialists at insuring thatched homes. For example, we cover the full range of thatched roof constructions, everything from combed wheat to Devon reed, water reed, Norfolk Reed, long straw and fibre.

We also cover the full range of heating types, not just gas, oil and electrical heating, but open fires and wood burning/solid fuel stoves too.

YOU CAN ALSO BECOME A DELEGATED AUTHORITY ON THIS PRODUCT. GET IN TOUCH FOR MORE INFORMATION. And because this is a specialist product, with an exceptionally wide footprint, we can accommodate thatched homeowners with additional specialist needs too, such as cover for Airbnb rentals, unusual occupations or adverse insurance histories.

You'll find us easy to do business with as our product offers competitive rates; plus, because each risk is individually underwritten, we can provide terms that are specifically tailored to your customer.

## WHAT ELSE DO YOU NEED TO KNOW?

- Buildings up to £1,000,000
- Contents up to £150,000
- Domestic deep freeze cover, pedal cycles and money & credit cards up to £500
- Valuables and personal belongings within contents up to £7,000 in total (single item limit £2,500)

## WHO QUALIFIES?

- Thatched or partially thatched homes
- Underpinned or subsidence affected
- Let properties
- Holiday/weekend/weekday homes
- Shared accommodation including lodgers and Airbnb
- Customers with unusual occupations
- Customers with adverse claims/financial history
- Higher sum insured limits

# WHY DO BUSINESS WITH PEN?

**Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).**

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

**Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.**

## IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

## AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

## CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

## FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

## SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

## BUSINESS DEVELOPMENT CONTACT

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## UNDERWRITING CONTACT

**Name** Questions about this product?

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