



# PREMIER HOME

## PEN CENTRAL

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

Our newest household insurance product not only offers excellent cover, but because it's available on our e-trading platform, Pen Central, brokers can instantly quote and bind cover.

Pen Central is full cycle so there's no need for re-keying at renewal or MTA.

We offer:

- Award-winning claims service
- Competitive pricing
- Some of the most generous insurance on the market - check our list of covers and see for yourself

### WHAT ELSE DO YOU NEED TO KNOW?

- "All risks worldwide" insurance written on a sum insured basis
- Up to £2.5M buildings insurance on any one property (subject to inner sub-limits)
- Up to £500K contents insurance, with up to £25k for any one claim for wine and more
- Up to £10K for valuables within the contents sum insured
- Alternative accommodation for up to 3 years
- Up to £2.5K for damage by pets for every year of the policy
- Up to £15K for post-claim disability refurbishment costs
- Up to £2.5K to remove fallen trees blocking access
- Up to £50K for hired marquees
- Insurance for matching carpets in adjoining rooms, even if only one room is damaged
- Guaranteed cover for rebuilding costs for buildings surveyed by an independent chartered surveyor within the last 3 years (excluding Grade 1 listed properties)

### WHO QUALIFIES?

Designed for UK homes which need buildings insurance for up to £2.5M (any one property) and up to £500K for contents insurance, including non-standard properties such as:

- Part let
- Business use
- Clients with convictions
- Previous claims including flood and subsidence

# 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** Register for Pen Central

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**Name** Questions about this product?

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