

FLEX

Non Standard Home Insurance Policy

Republic of Ireland - 2020

Flex is designed to provide a solution for brokers finding it difficult to place, or renew home insurance for their client's home and possessions.

Target Market

This product is designed to provide cover for clients who require flexibility in the underwriting due to "non-standard" elements to their individual circumstances. These include, but are not limited to:

- Non-standard construction
- Subsidence history/under pinned properties
- Declined, refused or cancelled insurance
- Non-standard occupations
- Irregular occupancy
- Claims history
- Convictions
- Bankruptcy
- Flood

Cover Summary

Buildings	Valuables and Personal Possessions
Contents	Domestic freezer cover
Pedal Cycle cover	Accidents to Domestic Employees (€3,000,000)
Money and Credit card cover	Legal Liability to the Public (€3,000,000)

Accidental Damage available as an additional option.

Minimum Contents Sum Insured €10,000 (no upper limit)

Minimum Building Sum Insured €75,000 (no upper limit)

The following are covered automatically under "Section 2 – Contents" up to the limit shown (unless a higher limit is requested).

Precious metals, gemstones, watches, jewellery, furs and guns within the private dwelling 33.3% of the contents sum insured and up to 10% of the contents sum insured for any single item of valuables.

Pedal cycles inc Electrically Assisted €500

Pedal Cycles

Stamps or coins €2,500

Property in the open €1,000

Money €750

Contents in garages and outbuildings €5,000

Deeds and registered bonds and other personal documents €2,500

Pictures and works of art Contents sum insured

The following cover is included automatically:

Legal Expenses €100,000

For Additional Cover please see overleaf.

Application

Online at
www.dolmenunderwriting.ie

Insurer(s)

The insurers providing cover for our Republic of Ireland products are detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting Ltd.

Full details of who the insurers are can be found on the Plum Underwriting Ltd website at www.plum-underwriting.com/about/republic-of-ireland-insurers

Territories

For properties situated in the Republic of Ireland.

Distribution

This product is distributed via Central Bank of Ireland authorised brokers.

Product Governance

Regular reviews are conducted to ensure that this product remains consistent with the needs of the target market and our distribution strategy.



Additional Cover

Buildings

Accidental Damage to Fixtures & Fitting	Included
Accidental Damage to Services	Included
Loss of Rent & Alternative Accommodation	Up to 25% of the buildings sum insured and up to 24 months
Professional Fees & Expenses	Included
Loss of Metered Water	Up to €5,000
Sale of Your Premises	Included
Trace & Access	Up to €5,000
Loss of Oil	Up to €5,000
Alternative Accommodation due to Squatters	Up to €5,000
Emergency Entries	Up to €5,000
Garden, Plants & Shrubs	Up to €2,500 and up to €500 any one plant/tree/shrub
Replacement Locks	Up to €5,000
Ground Rent	Up to 10% of the buildings sum insured and up to 24 months
Damage to gardens by Emergency Services	Up to €2,500
Unauthorised Use of Electricity, Gas or Water	Up to €5,000
Fire Brigade Charges	Up to €2,000
Removal of nests	Up to €1,000
Illegal Depositing of Waste	Up to €1,000
Security Expenses	Up to €5,000

Contents

Accidental Damage to Electronic Equipment	Included
Accidental Damage to Fixtures & Fittings you are legally liable for as a tenant	Included
Temporary Removal of Contents	Up to €10,000
Rent Owed	Up to 25% of the contents sum insured and up to 24 months
Alternative Accommodation	Up to 25% of the contents sum insured and up to 24 months
Tenants Liability	Up to €15,000 or 10% of the contents sum insured
Accidental Damage to Underground Services	Included
Fatal Injury	Up to €10,000 each person or €5,000 for each person under 16
Replacement Locks	Up to €5,000
Loss of Metered Water	Up to €5,000
Loss of Oil	Up to €5,000
Reinstating Data	Up to €2,500
Temporary Increases to the Sum Insured	Up to €5,000 and up to €1,000 Single Article Limit
Students & Boarders Possessions	Up to €5,000
Household Removals	Included
Home Business Contents	Up to €5,000
Guests/Visitors/Domestic Employees Personal Effects	Up to €2,500 and up to €1,000 single article limit
Ground Rent	Up to 10% of the contents sum insured and up to 24 months
Fire Brigade Charges	Up to €2,000

Contacts

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To become a Dolmen Underwriting broker and access this product, please complete and return an Agency Application form available at www.dolmenunderwriting.ie
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