

PRESTIGE

UNDERWRITING

COVERALL INSURANCE

At Prestige Underwriting, we are driven by our purpose to work in partnership with our Brokers and partners in order for them to deliver for their customers.

Our versatile, non-standard household insurance is an excellent example of how we provide flexible cover across all leading platforms and are one of the leaders in what we do, providing niche and specialist products for the GB market.

Designed for buildings, contents and personal possessions, Coverall auto-quotes for a wide variety of unique risks without the need for referral into our underwriting team.

TARGET MARKET

Coverall is an Open Market non-standard product designed to help brokers in placing those more difficult household insurance risks by providing an adaptable approach to risk appetite and underwriting stance.

We have a team of underwriters with a wealth of expertise and knowledge to assist you in securing cover for the risks that many insurers consider to be too high risk.

WE CAN LOOK TO ACCOMMODATE RISKS WHICH INCLUDE:

- Risks requiring to be ceded to Flood RE
- Business use
- Claims history
- Non Standard Construction
- Gap in cover
- Listed properties
- Residential let properties
- Commercially let holiday homes
- Holiday homes / second homes
- Unoccupied properties
- Criminal convictions
- Adverse personal and claims history
- Properties with previous or historic subsidence
- Properties undergoing renovation or building works
- Lodgers and paying guests
- Bed and breakfast and Airbnb

PRESTIGE UNDERWRITING COVERALL PRODUCT SUMMARY

- Building (min sum insured **£35,000**)
- Liability to Domestic Staff **£10,000,000**
- Contents (min sum insured **£10,000**)
- Pedal cycle cover
- Property Owners Liability **£2,000,000**
- Valuables and Personal Possessions
- Public Liability **£2,000,000**
- Claims Preparation Assistance

- Cover automatically included for Valuables up to **33%** of the contents sum insured. Valuables single article limit of **10%** of the contents sum insured
- Pedal cycle cover up to **£500** per pedal cycle with the option to specify any pedal cycles above this limit

ADDITIONAL COVERS

BUILDINGS

	LIMITS
Alternative Accommodation	20% of Buildings Sum Insured
Accidental Damage to underground drains/pipes	Up to the Buildings Sum Insured
Accidental Damage to glass and sanitary ware	Up to the Buildings Sum Insured
Trace and Access	£5,000
Locks and keys	£500 per claim £2,500 in period of insurance

CONTENTS

	LIMITS
Alternative Accommodation	20% of Contents Sum Insured
Accidental loss of metered water and oil	£1,000
Accidental damage to electronic equipment	10% of Contents Sum Insured Included
Business Equipment	£5,000
Contents in Outbuildings	£5,000 (Detached Outbuildings) £10,000 (Attached Outbuildings)
Frozen Food	£1,000
Title Deeds	£1,500
Tenant's Liability	10% of Contents Sum Insured
Money	£1,000
Credit Cards	£1,000
Special Events Increase	10% of Contents Sum Insured
Visitor Belongings	£500
Temporary Removal	20% of Contents Sum Insured
Student Belongings at University/college	£5,000
Documents	£1,500

BUSINESS ENQUIRIES

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