

WE ARE RGA UNDERWRITING HOME OWNERS INSURANCE



OVERVIEW RGA Underwriting are committed to supporting brokers by providing niche products that are not generally available on the mass market, but can be accessed through RGA's full cycle multi quote and buy platform, or as a stand-alone personalised scheme.

RGA's Home Owner's schemes are designed for brokers finding it difficult to place or renew Standard and Non Standard Home Owners insurance for their clients at competitive rates. Whilst most risks will automatically quote, we encourage brokers to speak to our dedicated underwriting team should they require assistance or off scheme coverage.

For bespoke underwriting please call RGA Customer Services on **0333 000 0173**

MAIN FEATURES

- All major perils
- Most standard and non standard wall and roof construction materials
- Buildings cover available with or without contents
- Previous insurer declines, cancellations or avoidance
- Flood history
- Adverse claims history
- Properties that are underpinned following subsidence, heave or landslip
- Previous convictions
- Bankruptcy, CCJs or IVAs
- Clerical home working
- Malicious Damage to buildings
- Accidental Damage to buildings and contents (optional)
- Insured - non UK domiciled
- Variable excesses

COVER SUMMARY

- Buildings up to £1,000,000
- Contents up to £65,000
- Worldwide valuables and Personal Possessions
- Legal Liability to the public - £2,000,000
- Legal Liability to domestic staff - £5,000,000
- Alternative Accommodation - 20% of buildings sum insured
- Cover for business equipment at your home - £5,000
- Tracing water or oil leaks - £5,000
- Contents removed from the property - £7,000
- Emergency access - £1,000
- Cover for students possessions at university or boarding school - £5,000
- Loss of oil or metered water - £2,000
- Contents in the garden - £2,500
- Money and credit cards - £500
- Replacing locks and keys to external doors - £750
- Mobile telephones - £500
- Freezer contents - £250
- Reinstatement of documents - £500
- Pedal cycles - £500

Property types

Grade 2 Listed Properties

Properties built before 1700

Bedrooms - No Limit

Second Homes and Weekend Homes

Let Holiday Homes

Properties Undergoing Renovation

Unoccupied Properties

Properties Pending Sale

Properties in hands of Executors

Occupancy types

High Risk Occupations

Shared Accommodation

Bed & Breakfast

Part Let including Airbnb

Lodgers

PTO →

HOME OWNERS INSURANCE



TERRITORIES For properties situated in England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands

UNDERWRITERS Ageas, Brit, Novae and XL Catlin under facilities managed by RGA Underwriting Ltd.

RISK TRANSFER Yes, full cascading risk transfer to broker

PAYMENT OPTIONS Broker statement

APPLICATION Through RGA platform

ADD-ONS Family Legal Expenses up to £50,000 per claim and Home Emergency Cover

This is a high level summary of cover available under schemes administered by RGA and underwritten by various company markets and certain underwriters at Lloyd's.

The summary does not include the full benefits, limits and exclusions of the various schemes.