

# WE ARE RGA UNDERWRITING PROPERTY PLUS® NON STANDARD PROPERTY INSURANCE



**OVERVIEW** RGA's Property Plus® is a competitive and highly flexible product suitable for the vast majority of non-standard Home Owner's and Residential Landlord's risks. The scheme can be traded through RGA's full cycle platform and has been designed to quote on risks that are normally rejected by most insurers.

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

## MAIN FEATURES

- Choice of bedroom rated or notional rated
- All non standard wall and roof constructions including wood, steel frame, plastic, asbestos, fibreglass, shingle, glass, metal, wattle and daub, corrugated iron, felt on timber etc., but excluding thatched

- Up to 100% flat roof
- Adverse claims experience (up to 4 claims in 3 years) including flood and subsidence
- Previous criminal convictions, bankruptcies, CCJs and IVAs (up to 2 unspent)
- Previous insurer declines, cancellations or avoidance
- Home working including beautician, childminding, clerical work, hairdressing, fostering, medical, pet sitting, production activities (eg. artist and photographer) and tuition
- Accidental Damage to buildings and contents (optional)
- Insured - worldwide domiciled
- All major perils
- Variable excesses

## COVER SUMMARY

- Buildings up to £1,000,000
- Contents up to £65,000
- Worldwide valuables and Personal Possessions (Home Owners only)
- Legal Liability to the public - £2,000,000
- Legal Liability to domestic staff - £5,000,000
- Loss of Rent - 20% of buildings sum insured (Landlords only)
- Alternative Accommodation - 20% of buildings sum insured
- Theft and Malicious Damage by tenants (optional)
- Tracing water or oil leaks - £5,000
- Contents removed from the property - £7,000
- Emergency access - £1,000
- Contents whilst attending full time education - Home Owners £5,000
- Loss of oil or metered water - Home Owners £2,000 or Landlords £1,000
- Contents in the garden - Home Owners £2,500 or Landlords £500
- Money and credit cards - £500 (Home Owners only)
- Mobile telephones - £500 (Home Owners only)
- Freezer contents - £250 (Home Owners only)
- Reinstatement of documents - £2,500 (Home Owners only)
- Pedal cycles - £500 (Home Owners only)

## Property types

Listed Properties including Grade 1

Properties built before 1700

No bedroom limit

Second Homes & Holiday Homes

Single Dwellings, Flats & Maisonettes

Properties Undergoing Renovation

Unoccupied Properties

Self-Contained Flats

HMOs and Bedsits

Buy-to-Let Properties

## Occupancy types

High Risk Occupations

Shared Accommodation

Multiple Occupancy

Bed & Breakfast

Part Let including Airbnb

Lodgers

Professional Lets

Students

Local Authority Tenants

PTO →

# PROPERTY PLUS<sup>®</sup> NON STANDARD PROPERTY INSURANCE



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

**UNDERWRITERS** XL Catlin under a facility managed by RGA Underwriting Ltd

**RISK TRANSFER** Yes, full cascading risk transfer to broker

**PAYMENT OPTIONS** Broker statement

**APPLICATION** Through RGA platform, shortly available through major software houses

**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 RGA's Property Plus<sup>®</sup> scheme Underwritten by Catlin Insurance Company (UK) Ltd. The summary does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wordings, copies of which are available upon request.