

“Non-standard cover” available on the Assurant panel

Some of the more unusual areas of cover we can offer through our standard panel from at least one of our insurers *

HOUSEHOLD

- ✓ Wimpey No Fines (concrete), Devon Lady (Timber framed), Coach houses
- ✓ Property used for non-clerical business use
- ✓ Weekend homes and Holiday home cover
- ✓ Up to 2 paying lodgers
- ✓ Bed & Breakfast business up to 6 paying guests
- ✓ Certain properties built pre-1700's (will need to refer)
- ✓ Building works can be covered up to £75,000. NB: Cases will need to be referred and looked at on a case-by-case basis. Some types of business works may be unacceptable at new business but may be considered for 'live' policies
- ✓ Matching sets and suites cover- will pay to replace whole set if they can't replace the damaged item
- ✓ Counselling fees up to £1,500 - should the customer need any emotional support in difficult times
- ✓ Up to £10,000 for pedal cycles
- ✓ Electrically assisted bikes (not scooters) - up to £2,000
- ✓ Content in outbuildings / Theft from outbuildings up to £75,000
- ✓ Japanese knotweed if in a neighbouring property (NOT within proposer's boundary and considered on a case-by-case basis)
- ✓ Artificial lawns up to £1,000
- ✓ Discharged bankruptcies and satisfied CCJ's
- ✓ Whiskey / wine collections (will need to refer)

LANDLORD

- ✓ FULL (not just FLEEA) cover available for unoccupied properties from outset and for duration of policy inc. accidental damage, malicious damage and escape of water etc
- ✓ Policyholder living abroad - panel can cover if the policyholder is classed as a UK citizen and they have a UK Passport, UK bank account and UK correspondence address
Cover is not available if the proposer is not classed as a UK citizen
- ✓ Landlord Contents only
- ✓ Malicious Damage
- ✓ Wide range of tenant types (e.g., students, asylum seekers and HMO's).
- ✓ Properties owned in a Limited Company name
- ✓ Provides cover for Air B&B
- ✓ Identity theft

For more information of all cover available on our Household and Landlord products, visit our website and go to the Products and Insurers page - <https://assurantforadvisers.co.uk/products-and-insurers/>

* Cover will be dependent on all input criteria, postcode, and product selected.

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