



## Pen Frequently Asked Underwriting Questions for Pen's household product on Open GI

This document is only to be used in conjunction with the **Pen Home FC EDI (PHHA)** household product via **Open GI**

If the product generates a referral please use the following steps to ensure you obtain a rapid response from Pen's dedicated EDI Underwriters:

- Check this guide for relevant underwriting questions
- Obtain answers to the questions from the client
- Send questions & answers in an email to **EDI@penunderwriting.com** with your **Open GI** quote breakdown attached

**PLEASE NOTE: Depending on the information provided, Underwriters may ask additional questions to provide terms.**

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To see our frequently asked product questions please visit our website at <https://www.penunderwriting.co.uk/Products/Non-Standard-Home-EDI-OGI>

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## 1. ADVERSE HISTORY

Open GI asks 'Insurance Declined' Yes / NO

This includes insurance declined cancelled, refused, special terms or special precautions.

Product will refer if answered Yes

1. When was this?
  2. Was it a quote, new business, mid-term adjustment or renewal?
  3. Did insurer:
    - Refuse to quote eg risk unacceptable such as too many bedrooms, non-clerical business use
    - Increase excess
    - Increase premium
    - Extra precautions, eg security
    - Apply endorsements to restrict the cover, eg exclude subsidence
    - Cancel cover mid term
    - Void policy
  4. Why did insurer take action? ie non-disclosure, change to risk and it was unacceptable, claim, defaulted on direct debit payment
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## 2. AIR BNB

To be input as 'Holiday Home' as Open GI does do not have the option for holiday let.

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## 3. BED AND BREAKFAST

Open GI does not have a separate question about Bed & Breakfasts so will need to ensure GUE02 Boarder/Lodger/Paying Guest Condition endorsement is applying. To do this please select the following:

- Paying guests to be selected as 'Yes'
- Holiday Home to be selected as 'No'
- and/or ownership type is entered as any type 'Lodgers' or 'Sharing'

Please see our endorsement library for conditions contained within the GUE02 endorsement.

A copy of our endorsement library can be found on our website by visiting  
<https://www.penunderwriting.co.uk/Products/Non-Standard-Home-EDI-OGI>

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## 4. BUILDING WORKS

Page 4 of policy wording states:

'any intended structural alteration, extension or renovation at the HOME if the value of work exceeds £25,000(inclusive of VAT). Regardless of the cost of work YOU must tell US before work commences if YOU are adding or converting a basement and/or adding an additional BEDROOM(S) and/or additional BATHROOM(S)'

Policy wording automatically excludes: accidental damage while any work is happening, theft / attempted theft by contractors and no liability cover for contractors

1. Is it a self-build property?
2. Are the works over £75,000 including VAT?
3. Will the works take longer than 6 months?
4. Is the future intention of the home to sell?
5. Is any of the property going to be boarded up?
6. Will there be more than 5 bedrooms upon completion?
7. Will there be more than 3 bathrooms upon completion?
8. Are any works being done to an existing basement or to add a basement?
9. Is there a JCT contact?
10. Do the contactors have liability cover?
11. Have the works already begun?
12. Sections of cover required?
13. Occupied or Unoccupied?

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## 5. BUSINESS USE

Clerical business use or other/full will auto-rate.

- Owners / occupiers/ personal liability only provided for clerical work, as per wording
- No limit to the number of business visitors per week
- No cover under the policy for business stock or business tools or commercial premises
- No liability cover for any employee's

## 6. CLAIMS

Referral Reason	Underwriting Questions
Flood Claim(s)	See <b>FLOOD</b> section
Subsidence, Landslip Or Heave Claim(s)	See <b>SUBSIDENCE, LANDSLIP &amp; HEAVE</b> section
Theft Claim(s)	<ol style="list-style-type: none"> <li>1. Is the quote referring for claim only OR claim &amp; security?</li> <li>2. Was the claim at a previous address?</li> <li>3. Was theft claim from the home or away from the home?</li> <li>4. What type of door and window locks are there?</li> <li>5. Type of property? – if a flat what floor?</li> <li>6. Is there an alarm? – if yes what is the signalling method? Is it NACOSS / SAIB approved and on annual maintenance contract?</li> <li>7. Is there any extra security? – eg CCTV, security grills over windows / electronic shutters</li> <li>8. Is there a reason why minimum security / alarm cannot be fitted?</li> </ol>
All Other Claim Types	<ol style="list-style-type: none"> <li>1. Date of claim</li> <li>2. Section claimed against – ie, buildings, contents or personal possessions</li> <li>3. Value of claim</li> <li>4. Brief details of what caused the claim</li> <li>5. Peril claimed for</li> <li>6. Any action been taken to prevent a future occurrence</li> <li>7. Status of claim – ie, settled, pending, repudiated</li> </ol>

## 7. DUAL INSURANCE

1. Dates when dual insurance occurred
2. Provide a copy of the other insurers schedule for the time when the dual insurance occurred
3. Confirm if any claims have been made or reported under the other policy
4. Which policy (if any) is to remain in force
5. Background as to how the dual insurance occurred

## 8. FLOOD

Open GI combines storm and flood history together.

Question set does not state a timescale for when flooding/storm has to be disclosed so this is indefinite

Referral Reason	Underwriting Questions
Flood Claim	<p>We cannot accept previously flooded properties via EDI.</p> <p>Should you need a quote on this basis our Manual Household team have a Flood Re enabled product available.</p> <p>We may be able to quote this offline for you via Flood Re, via our manual underwriting team, if this is of interest of please email your presentation to <b>UK.NSHome@penunderwriting.com</b></p> <p>Please note that if you do require a manual quotation, the rates are calculated on actual sums insured, so you will need to provide the rebuild cost and contents sums insured required, rather than the blanket cover provided via EDI.</p>
Storm Claim	Please see 'All Other Claims Types' in <b>CLAIMS</b> section

## 9. LODGERS

GUE02 Boarder/Lodger/Paying Guest Condition will apply by selecting the following:

- Paying guests to be selected as 'Yes'
- Holiday Home to be selected as 'No'
- and/or ownership type is entered as any type 'Lodgers' or 'Sharing'

Please see our endorsement library for conditions contained within the GUE02 endorsement.

## 10. PEDAL CYCLES

Definition of a pedal cycle is:

If the PEDAL CYCLE(S) is fitted with a battery or other similar device YOU must comply with Electrically Assisted Pedal Cycles (EAPC's) regulations. The maximum assisted speed must not exceed 15.5 miles per hour and must not be ridden by anyone under the age of 14 years

Two ways on Open GI of inputting a pedal cycle:

- Option 1: **do not use this option**  
Input value under all risks, bicycles – no option to select type of bike (all bikes will attract the same rating). Broker note will be output to advise that all pedal cycles need to be specified
- Option 2: **this is the best way of including a pedal cycle**  
Specify every pedal cycle under specified personal possessions – use drop down menu for type if bike eg mountain bike, electric bike is used so rating is more specific

Referral Reason	Underwriting Questions
Individual Pedal Cycle Is £5,000 Or More	<ol style="list-style-type: none"> <li>1. Where is the pedal cycle kept?</li> <li>2. What security is in place?</li> <li>3. What is the pedal cycle used for?</li> <li>4. Is it custom made?</li> </ol>
Total Value Of All Pedal Cycles Is £10,000 Or More	

## 11. SUBSIDENCE / LANDSLIP / HEAVE

1. Has the property EVER suffered Landslip?
2. Was the Subsidence or Heave claim within the last 5 years? If yes, was the claim with Pen?
3. Was the Subsidence or Heave claim over 5 years ago?
4. Have there been two or more instances of Subsidence or Heave?
5. Are there any current cracks in the home?
6. Has the home been underpinned?
7. Is the property occupied or unoccupied?
8. Sections of cover required? – Buildings / Contents / Combined

## 12. VALUABLES / SPECIFIED / UNSPECIFIED OUTSIDE THE HOME

Referral Reason	Underwriting Questions
Unspecified Personal Possessions Greater Than £10,000	<ol style="list-style-type: none"> <li>1. Are item(s) worn or kept in the home?</li> <li>2. Was the item(s) purchased or inherited?</li> <li>3. Why such a high sum insured is needed?</li> </ol>
Total Value Of All Specified Personal Possessions Is Greater Than £50,000	
Individual Item Of Specified Personal Possession Is £25,000 Of Greater	

## 13. WEEKEND / WEEKDAY HOME

On Open GI this will need to be input as 'Holiday Home' as this occupancy type is not available to select.

Please note, accidental damage and personal possessions are not available for using this selection.