



Pen Frequently Asked Underwriting Questions for Pen's household product on TGSL

This document is only to be used in conjunction with the **Pen Solutions** household product via **TGSL**

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 **TGSL** quote statement of fact and screenshot of referral reason

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-Pen-Solutions>

1. ADVERSE HISTORY

There is no timeframe within TGSL question set for when Adverse Insurance History is to be disclosed, Pen require to know this within the last 5 years. Product will refer if yes is answered to 'Refused Insurance, Cancelled Insurance or Extra Terms'

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

We can only consider B&B use if the insured is also living at the property as their main home

- Bedrooms, this needs to be input based on the number in the main house and any in the annex.
- Eg 3 beds that the insured uses plus 1 in the annex = 4 beds
- Bathrooms: if the software house asks this then answer has to cover main house and any in the annex

If your software house does not ask about B&B you need to:

- Rate as permanent home
 - Business use to be yes (non clerical use)
 - Occupied solely by family to be no
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3. 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 contractors have liability cover?
 11. Have the works already begun?
 12. Sections of cover required?
 13. Occupied or Unoccupied?
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4. 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

5. CLAIMS

Referral Reason	Underwriting Questions
Flood Claim(s)	See FLOOD section
Subsidence, Landslip Or Heave Claim(s)	See SUBSIDENCE, LANDSLIP & HEAVE section
Accidental Damage Claim(s)	1. Are there 2 or 3 separate claims? I.e. has the building and contents claims been entered separately?
Theft Claim(s)	2. Is the quote referring for claim only OR claim & security? 3. Was the claim at a previous address? 4. Was theft claim from the home or away from the home? 5. What type of door and window locks are there? 6. Type of property? – if a flat what floor? 7. Is there an alarm? – if yes what is the signalling method? Is it NACOSS / SAIB approved and on annual maintenance contract? 8. Is there any extra security? – eg CCTV, security grills over windows / electronic shutters 9. Is there a reason why minimum security / alarm cannot be fitted?
All Other Claim Types	1. Date of claim 2. Section claimed against – ie, buildings, contents or personal possessions 3. Value of claim 4. Brief details of what caused the claim 5. Peril claimed for 6. Any action been taken to prevent a future occurrence 7. Status of claim – ie, settled, pending, repudiated

6. 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

7. FLOOD

We cannot accept previously flooded properties via EDI.

Should you need a quote on this basis our Manual Household team have a Flood Re enabled product available.

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 **UK.NSHome@penunderwriting.com**

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.

8. PEDAL CYCLES

Pedal cycles are only available for permanent homes. Product will refer if individual pedal cycle is £5,000 or more.

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

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

9. 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

10. YEAR OF BUILD

Referral Reason	Underwriting Questions
Property Built Between 1500 - 1600	<ol style="list-style-type: none">1. When was the property originally built?2. Have any extensions been added to the property? – if so, when was this?3. Is the property listed?4. What is the roof construction? – if multiple constructions please provide percentages5. What is the wall construction? – if multiple constructions please provide percentages6. Are there any open fires or wood burners?7. Are there any fire protections in the property?8. Is there any hand crafted wood panelling inside the property?