



# PEN E-SOLUTIONS

## APPLIED

### HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

You can find this EDI product on Applied.

Our cover is highly differentiated. Our wide footprint means we will quote on risks that e-traded systems normally exclude, for example, we can cover underpinned properties, listed buildings and buildings undergoing renovations or building works. Plus our enhanced policy wording offers higher blanket sums insured.

We know that e-traded products can seem generic, so we add value wherever we can, for example, your clients will benefit from excellent service from our UK claims team. And you'll find us easy to do business with: many non-standard risks will auto-rate; and where referral is needed to an underwriter, our in-house team's expertise makes them quick and flexible.

For full product details, you can download our policy wordings and summaries of cover from our website. For a smooth quotation journey we have also added the endorsement libraries.

### WHAT ELSE DO YOU NEED TO KNOW?

Our 12 month policy offers blanket sums insured on:

- Buildings up to £1M
- Contents up to £75K

Our offer includes optional covers:

- Accidental damage for selected occupants
- Worldwide cover on personal possessions on trips up to 60 days for permanent homes
- Pedal cycles
- Specified contents option

### WHO QUALIFIES?

We cover households with up to five bedrooms including:

- Permanent homes
- Let properties, including students and DSS
- Unoccupied properties
- Holiday homes
- Weekend homes
- Weekday homes
- Homes used for business

We can also accommodate a wide range of occupant types including people with criminal convictions and people with adverse financial or insurance history.

If the risk doesn't fit EDI, we have lots of alternative ways to provide a quotation so get in touch.



# WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

## BUSINESS DEVELOPMENT CONTACT

**Name** Central Sales Team

**Direct** 01403 321196

**Email** UKGeneralEnquiries@penunderwriting.com

## UNDERWRITING CONTACT

**Name** EDI referrals and enquiries

**Direct** By Email Only

**Email** EDI@penunderwriting.com

**Name** Doesn't fit on EDI? Get a quote from an underwriter

**Direct** 01403 321007

**Email** uk.nshome@penunderwriting.com

