



THATCH OWNERS HOME INSURANCE

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

We are specialists at insuring thatched homes. For example, we cover the full range of thatched roof constructions, everything from combed wheat to Devon reed, water reed, Norfolk Reed, long straw and fibre.

We also cover the full range of heating types, not just gas, oil and electrical heating, but open fires and wood burning/solid fuel stoves too.

YOU CAN ALSO BECOME A DELEGATED AUTHORITY ON THIS PRODUCT. GET IN TOUCH FOR MORE INFORMATION. And because this is a specialist product, with an exceptionally wide footprint, we can accommodate thatched homeowners with additional specialist needs too, such as cover for Airbnb rentals, unusual occupations or adverse insurance histories.

You'll find us easy to do business with as our product offers competitive rates; plus, because each risk is individually underwritten, we can provide terms that are specifically tailored to your customer.

Prefer to trade via a software house? Get in touch with the team because we also offer a range of non-standard home products on TGSL, SSP, CDL, Open GI and Acturis.

WHAT ELSE DO YOU NEED TO KNOW?

- Buildings up to £1,000,000
- Contents up to £150,000
- Domestic deep freeze cover, pedal cycles and money & credit cards up to £500
- Valuables and personal belongings within contents up to £7,000 in total (single item limit £2,500)

WHO QUALIFIES?

- Thatched or partially thatched homes
- Underpinned or subsidence affected
- Let properties
- Holiday/weekend/weekday homes
- Shared accommodation including lodgers and Airbnb
- Customers with unusual occupations
- Customers with adverse claims/financial history
- Higher sum insured limits



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 Questions about this product?

Direct 01403 321007

Email uk.nshome@penunderwriting.com

Name Trading on a software house?

Direct By Email Only

Email UK.Horsham.Enquiries@penunderwriting.com

