

Protecting difficult to place residential properties

magenta
specialrisk



“Risks that don’t quite fit the norm”

There are a number of eventualities where certain risks fail to meet the standard requirements of market insurers. Such ‘difficult to place’ risks, may include:

- Non-standard construction.
- Poor claims history.
- Criminal convictions.
- Listed buildings.
- Previous insurance declinatures, refusals or cancellations.
- Properties used partly for business use.
- Bed & Breakfast, part lets and lodgers.
- Previous subsidence.

Additional benefits include A-rated capacity, Flood RE scheme compatible, no cancellation or adjustment fees.

Key features

- Up to £1,500,000 of buildings cover.
- Up to £75,000 contents cover available, but more available on request.
- Legal expense cover up to £50,000.
- Basic accidental damage included as standard.
- Extended accidental damage option available.
- 10% contents sum insured included for personal possessions away from the home and 60 days worldwide.
- £5,000 trace and access cover.
- £3,000 cover for contents belonging to family members away at university/college during term time.
- Option to add pedal cycles.
- Property owner’s liability of £2,000,000.
- Alternative accommodation to £25,000.
- Home emergency cover available.

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