



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

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

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 **Applied** 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-Applied>

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## 1. 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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## 2. 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.

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## 3. SUBSIDENCE / LANDSLIP / HEAVE

This will auto-rate on Applied.

If the system generates a decline due to Subsidence, Landslip or Heave we may be able to quote this offline for you, via our manual underwriting team. If this is of interest 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.

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