



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

This document is only to be used in conjunction with the **Pen e-Trade HHA** household product via **SSP**

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 **SSP** quote breakdown attached

PLEASE NOTE: Depending on the information provided, Underwriters may ask additional questions to provide terms.

REFERRAL REASON INDEX

1.	ADVERSE HISTORY	2
2.	AIR BNB.....	2
3.	BED AND BREAKFAST	2
4.	BUILDING WORKS.....	3
5.	BUSINESS USE	3
6.	CLAIMS.....	4
7.	DUAL INSURANCE.....	4
8.	LODGERS	4
9.	FLOOD.....	5
10.	PEDAL CYCLES.....	5
11.	SUBSIDENCE / LANDSLIP / HEAVE	5
12.	VALUABLES / SPECIFIED / UNSPECIFIED OUTSIDE THE HOME	5

To see our frequently asked product questions please visit our website at <https://www.penunderwriting.co.uk/Products/Non-Standard-Home-EDI-SSP>

1. ADVERSE HISTORY

Product will refer if yes to: Refused Insurance, Insurance Withdrawn, Special Conditions Applied

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

This it to be input as a 'Holiday Let'

3. BED AND BREAKFAST

BED01 Bed & Breakfast Condition will apply by selecting the following:

- Business use to be selected as 'Other – Non Clerical'
- Employers business as 'Bed & Breakfast'
- Sole occupancy to be selected as 'No'

Please see our endorsement library for conditions contained within the BED01 endorsement.

A copy of our endorsement library can be found on our website by visiting
<https://www.penunderwriting.co.uk/Products/Non-Standard-Home-EDI-SSP>

4. 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 contactors have liability cover?
11. Have the works already begun?
12. Sections of cover required?
13. Occupied or Unoccupied?

5. 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

6. CLAIMS

Referral Reason	Underwriting Questions
Flood Claim(s)	See FLOOD section
Subsidence, Landslip Or Heave Claim(s)	See SUBSIDENCE, LANDSLIP & HEAVE section
Theft Claim(s)	<ol style="list-style-type: none"> 1. Is the quote referring for claim only OR claim & security? 2. Was the claim at a previous address? 3. Was theft claim from the home or away from the home? 4. What type of door and window locks are there? 5. Type of property? – if a flat what floor? 6. Is there an alarm? – if yes what is the signalling method? Is it NACOSS / SAIB approved and on annual maintenance contract? 7. Is there any extra security? – eg CCTV, security grills over windows / electronic shutters 8. Is there a reason why minimum security / alarm cannot be fitted?
All Other Claim Types	<ol style="list-style-type: none"> 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

7. 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

8. LODGERS

GUE01 Boarder/Lodger/Paying Guest will apply by selecting the following:

- Occupancy is 'permanent home'
- Sole occupancy is selected as 'No'

Please see our endorsement library for conditions contained within the GUE01 endorsement.

9. 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.

10. PEDAL CYCLES

SSP does not include a field for pedal cycles so these need to be specified under personal possessions

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	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?
Total Value Of All Pedal Cycles Is £10,000 Or More	

11. 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

12. VALUABLES / SPECIFIED / UNSPECIFIED OUTSIDE THE HOME

Referral Reason	Underwriting Questions
Unspecified Personal Possessions Greater Than £10,000	1. Are item(s) worn or kept in the home? 2. Was the item(s) purchased or inherited? 3. Why such a high sum insured is needed?
Total Value Of All Specified Personal Possessions Is Greater Than £50,000	
Individual Item Of Specified Personal Possession Is £25,000 Of Greater	