

Insight

General Insurance Update



[From the Top: Welcome to Insight](#)

[In the Spotlight: Home Integrity](#)

[How to submit your NSR business](#)

[Who are Plum?](#)




**Special Edition:
Non-Standard Risk**
Bruce Reid, Managing Director

[From the Top](#)

Home Integrity is in the **Spotlight**



Home Integrity has launched
Find out about our first ever NSR product




How to submit your Non-Standard business

Three steps to submitting non-standard risks



Who are Plum Underwriting?

Find out about our new NSR insurer



Home Integrity has launched

The non-standard opportunity for brokers

...ask us



www.select-protect.co.uk/Products/Non_Standard_Risk

Welcome to Insight

Welcome to Insight, our broker newsletter. This month's edition is an NSR special, focusing specifically on our newest product, Home Integrity, which allows you to offer a home insurance solution to your non-standard customers or customers with unusual circumstances.

So out of all the insurance products out there, why did we choose to develop a Non-Standard Risk option? Well, we always say that we listen to our brokers and seriously take on board their feedback and suggestions. You may not realise it, but even when you're on the phone to one of the office based Broker Support Team, or having a cup of tea with your Business Development Manager, they're always making mental notes of the conversation and picking up on points where perhaps we could improve our proposition to help your business that little bit more.

Non-standard business declining in our quotation platform and calls asking if we can cover a flood prone property or a client with adverse claims history have been monitored for a while now. We realised that for every non-standard customer that we can't cover, it's you who's losing out on business and commission. Perhaps more worryingly, you also have no option but to send that customer elsewhere... potentially into the arms of someone who could steal their mortgage business away from you in addition to the insurance.

That's not what we want, and we're sure it's not what you want either. So as the self proclaimed 'brokers champion', it seemed only right that we do something about it. Cue Home Integrity!

The new product means that while other providers are saying no, we can say yes to the majority of policies that we were previously unable to cover due to non-standard criteria. As you can expect, NSR policies require a few more questions to be answered than a standard policy and quotes are produced on a case by case basis. To ensure it doesn't take up too much of your time, we've come up with a simple way for you to submit the business to us quickly and still earn yourself a generous commission for minimal effort.

We hope you enjoy the new product and find the information within this newsletter useful. What's more, we hope Home Integrity does the job and helps you satisfy and retain more customers year after year. Please feel free to email me with your comments and feedback at bruce@select-protect.co.uk.

Have a great month and keep your eyes peeled for even more exciting news from Select & Protect coming soon.



Bruce Reid
Managing Director



Home Integrity has launched!

We're very pleased to officially announce the launch of Home Integrity, the Non-Standard Risk (NSR) opportunity for intermediaries.

By providing a solution for your clients with non-standard or unusual circumstances, you can prevent them having to take their business elsewhere.

After all, if your customer goes elsewhere for their insurance, they may also be offered other financial advice and products - which could mean losing your mortgage business too.

Product Overview

Home Integrity is underwritten by Plum and based on Lloyds of London's approved wording with several cover enhancements.

It allows us to consider the majority of cases which may be declined by other providers or where we were previously unable to offer cover.

The NSR option works in a similar way to an introducer facility. All you need to do is submit your clients details to us and we'll do the rest. It's a fast and easy way to earn yourself a generous commission year after year, whilst providing your non-standard customers with the service they deserve.

When everyone else says no...

Ask us.



Non-Standard Risk
is in the **Spotlight**

Key cover levels*

Max no. of bedrooms	Unlimited
Specified perils covered	YES
Buildings Sum Insured	£75,000 - no upper limit
Contents Sum Insured	£10,000 - no upper limit
Excess Options	£250/£500/£1,000+
Accidental Damage	Optional
Personal Possessions	Optional
Replacement locks	£250
Pedal Cycles in the Home	£500
Money and Credit Cards	£300
Valuables (Gold, Silver, Jewellery)	£2,500 or 10% of CSI

What counts as a 'Non-Standard Risk'?

- Flood prone or flood risk properties
- Subsidence history / Underpinned properties
- Non-standard construction (excluding thatch roof)
- Irregular occupancy
- Adverse claims history
- Criminal convictions / Bankruptcy
- Hard to cover occupations / Working from home
- Existing insurer cancelled or not offering renewal

Useful Links

- Quick Glance Guide to Home Integrity.....▶
- Home Integrity Product Page.....▶
- Start submitting your NSR business now!.....▶

* Home Integrity is offered on a case by case basis. Some cover levels may vary dependent on the severity of the risk

How to submit your Non-Standard Risk business

We know you're busy, and in many cases, want to focus on your core offering such as mortgages. So because Home Integrity requires a number of questions to be asked which would take up unnecessary amounts of your time, we've designed a different way for you to submit NSR business - it makes things much easier for you and still offers a generous commission. Just follow the simple steps below.

Not sure if the business is standard or non-standard? No problem. Just complete a quote in S2 as normal. When you go to submit it and get the quote, we'll tell you if it's unsuitable for our standard products.

Step 1 - Get started!

Log-in to the S2 trading platform using your normal user name and password.

On the first quote page, you'll notice a new tick box has been added below the Customer Cover options. Tick this and you'll be offered three options to submit your NSR business:



Step 2 - Choose how you'd like to submit the business

Option 1 (Recommended):

Click on the [call-back form](#) link and enter a few details about your customer.

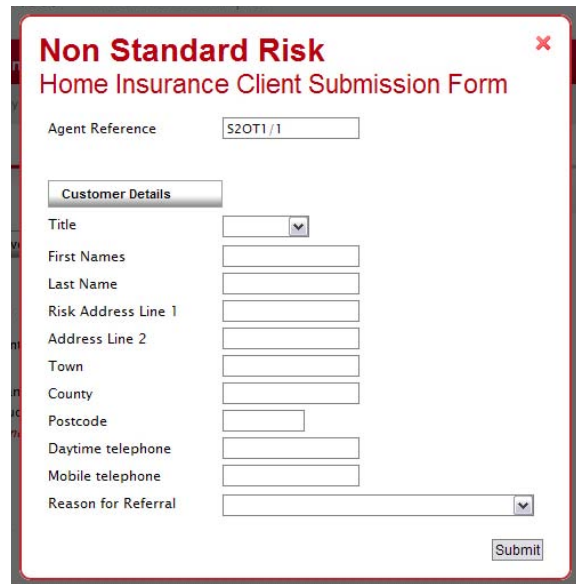
Press Submit and you're done! Someone will contact your client directly to discuss their needs and the Home Integrity product.

Option 2:

Call 0844 875 5148 and pass the client's details onto us. We'll then arrange for someone to call them back directly.

Option 3:

If your customer wants to talk to us whilst they are with you, call 0844 875 5148 straight away and we'll speak to the customer to get some details.



Step 3 - That's it. We're pleased to advise that it really is that simple!

Who are Plum Underwriting?

When we decided to launch a Non-Standard Risk product, it was important to us that it allowed our brokers to accept as much business as possible and continue to offer customers the service they deserve, whether they're standard or not.

Plum Underwriting are well known in the specialist household insurance industry, serving brokers throughout the UK. Originally formed in 2002, the underwriter's commitment to service values is rapidly leading to them becoming the broker's choice for non-standard business.

They pride themselves on being able to say 'yes' when others say 'no' - so you can see why they were the ideal partner for us in our new product venture.

Utilising Lloyd's capacity, Plum allow Select & Protect to offer a solution for homeowners whose individual

circumstances demand a more specialised approach via PlusOne Administration Services.

They recognise that each risk is unique and putting together the right combination of cover and premium for difficult to cover cases requires attention to detail that can't be delivered by a computer driven trading platform.

So with Home Integrity, customers will be individually dealt with and have the opportunity to speak to someone with the authority to provide the answers they need.

They offer a fast turn-around on quotes and quality service and support on claims. They also allow us to offer you generous commission levels!



The Home Integrity product is provided to Select & Protect by Plus One Administration Services Limited who are authorised and regulated by the Financial Services Authority No. 511509. Plus One Administration Services Limited is an intermediary dealing with policy administration including premium collection, Registered in England No. 06608072.

When other providers say no...

- ⊘ Flood Risk
- ⊘ Adverse Claims
- ⊘ Subsidence History
- ⊘ Criminal Convictions
- ⊘ Non standard construction
- ⊘ Bankruptcy
- ⊘ Irregular occupancy
- ⊘ Hard to cover occupations

...ask us

