

Specialist Home

Geo Personal Lines



geo/
PERSONAL LINES

Designed to cater for a wide range of non-standard properties and clients including but not limited to;

- Non standard construction
- Poor claims history, previous terms applied
- People with convictions
- Listed Buildings
- B&B's, Paying guests, Lodgers
- Properties undergoing works
- Unusual Property types
- Business use at home
- Extended un-occupancy
- Wide postcode acceptance (Flood, Subsidence, theft)
- Holiday homes, Let properties

Trading options

- Email submission
- Quote & Buy extranet
- Full Cycle on Open GI, SSP and CDL
- New business EDI on Acturis
- Delegated Authority and bespoke solutions available

Contact

household@geounderwriting.com
0330 123 3307

Geo Personal Lines

The Octagon, Middleborough,
Colchester, CO1 1TG

geounderwriting.com

	Rating	Limits
Buildings	Min sum insured	£50k
	Max sum insured*	£1m without referral
	Standard compulsory excess	£100
	Escape of water excess	£250
	Subsidence excess	£1,000
	Trace and Access excess	£5,000
	Temporary Accommodation	20% off sum insured
	Unoccupied Limit	60 days
	Property Owners Liability	£2m
Contents	Min sum insured	£15k
	Max sum insured*	£500k
	Standard compulsory excess	£100
	Escape of water excess	£250
	Valuables limit	33.3% of contents sum insured
	Valuable single item limit	5% of contents sum insured
	Contents temporarily removed	20% of sum insured
	Unoccupied limit	60 days
	Business equipment	£3,000
	Occupiers and personal liability	£2m
Personal Possessions	Employers liability	£5m
	Min sum insured	£1,000
	Max sum insured	£10k (up to £100k on referral)
	Standard compulsory excess	£100
	Basis of cover	Worldwide for 60 days
	Unspecified item limit	£1,000

Minimum Premium

- Buildings only £75 Excl IPT +Fee
- Contents only £75 Excl IPT +Fee
- Combined £150 + IPT + Fee

Unoccupied Home

Geo Personal Lines



Designed for residential properties which are unoccupied for a variety of reasons, including but not limited to;

- Property undergoing renovations
- Properties in probate
- Properties pending let or sale
- Residents placed in long term care
- Long term unoccupied properties (5+ years)
- 3, 6, 9 and 12 month policies available
- Cover ranges from Full Perils down to FLEE cover only
- Listed Buildings
- Non-standard constructions
- Wide postcode acceptance

Trading options

- Email submission
- Quote & Buy extranet
- Delegated Authority and bespoke solutions available

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	Rating	Limits
Buildings	Min sum insured	£35k
	Max sum insured	£1m
	Standard compulsory excess	£250
	Escape of water excess	£1,000
	Subsidence excess	£1,000
	Property Owners Liability	£2m
Contents	Min sum insured	£1,000
	Max sum insured	£100k
	Standard compulsory excess	£250
	Escape of water excess	£1,000 or £2,500
	Contents temporarily removed	20% of sum insured
	Occupiers and personal liability	N/A
	Employers liability	N/A

Minimum Premium

- Buildings only £75 Excl IPT +Fee
- Contents only £75 Excl IPT +Fee
- Combined £150 Excl IPT +Fee