



Non-standard means something different to every insurer, which can make it difficult to place risks. This guide highlights the breadth of our non-standard appetite and the range of property construction and customer circumstances we can consider.

Non-Standard Appetite

Property Characteristics

- High risk flood areas
- Properties affected by previous flooding
- Properties affected by previous subsidence
- Non-standard construction
- New build properties where postcodes aren't signed off with many insurers

Occupancy Types

- Mid-Net-Worth / High-Net-Worth
- AirBnB
- Properties used for business purposes
- Holiday homes
- Let properties
- Unoccupied properties

Customer Circumstances

- Criminal convictions
- Adverse claims experience
- CCJs

What Sets Us Apart

- **Backed by A-Rated Capacity** - from Tokio Marine HCC, Hiscox or Hadron
- **Experienced household underwriters** - to provide accurate quotations
- **Fast quote turnaround** - with urgent cases always prioritised
- **Outstanding level of service** - we are committed to providing you with exceptional service

Non-Standard Household Products

All our Household products offer cover for non-standard risks.

- **Home & Contents** - cover for buildings only, contents only or combined buildings and contents
- **Mid-Net-Worth** - designed for clients who need higher than average buildings and contents sums insured
- **Business Home** - built to provide cover for residential properties used for business purposes
- **Holiday / Second Home** - building and contents cover for homes that are often left unoccupied for long periods of time

Get a quote:

[Home & Contents >](#)

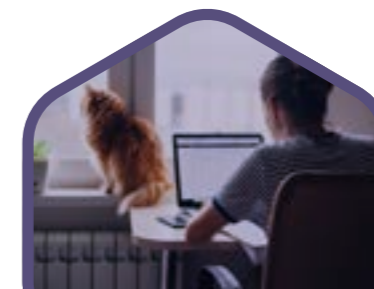
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