

Product Value Assessment – SME Package (LMA 9197)

Carrier name	Premco Underwriting on behalf of certain underwriters at Lloyd's and in the London Market
Broker name	Premco Underwriting
Product name	Property owners
Reference/UMR [Binder]	B1201J221335 B1053BA20114 B6967WRBSC23060
Reference [Class of Business]	Property owners
Date	July 2023

Manufacturer Information

Product information

This insurance product is designed for customers who own property to let to third parties or occupy themselves.

This policy wording is reviewed at least annually in the first instance by Premco Underwriting and subsequently by the insurance carriers.

Premco Underwriting is considered a joint manufacturer of this insurance policy.

The product covers the property of the business and the consequential loss of profits or revenue suffered by the customer following loss of or damage to the property insured. In addition the insured can select a number of other covers including, Money, Trade all risks, Goods in transit, Computer breakdown, Employee dishonesty, Employers liability, Public liability, Products liability, and Legal expenses insurance.

We recommend risks are submitted by distributors with the information contained in our Premco application form.

Target market

This product is intended for commercial businesses, including micro-enterprises and small businesses.

Types of customer for whom the product would be unsuitable

Any customer type not detailed above.

Any notable exclusions or circumstances where the product will not respond

The product sales literature includes a relevant policy summary highlighting significant exclusions and circumstances under which the policy will not respond.

Policy wordings and policy summaries should be provided with each quotation and are readily available from Premco.

Cover will not be provided if any of the Conditions Precedent included in the insurance contract, subject to the provisions of the Insurance Act, have not been satisfied.

Other information which may be relevant to distributors

Premco provides this product on a non-advised basis.

Date Fair Value assessment completed	July 2023
Expected date of next assessment	July 2024



The following should only be co completed and provided by Dist		the Broker Information section belo	ow has been
Total commissions		27.5% - 30%	
Total fees		£25 - £100	
Total other Distributor remunera	ution	None	
Total other Bistribator remainers		utor Information	
Distributor in direct contact with Distributor in direct contact with	pleted for all the carrier ar the customer cluding fees a	Distributors in the chain. Distributor nd the highest Distributor number sh r. The information provided should a and commissions) of each Distributo	nould be the include the type
Distributor 1 – Premco Under	writing		
Retained commission	10%		
Fees	£25-£100		
Other remuneration	None		
Explanation of activities provide	d		
Select all that apply:			
Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers.		Yes□/No⊠	
Wholesale - The broker works of Representative instructions pay client.		ing brokers/Appointed d to the best interests of the end	Yes⊠/No□
Advised – the product is sold on an advised basis		Yes⊠/No□	
Non-Advised – the product is sold on a non-advised basis Yes⊠/No		Yes⊠/No□	
Claims – the broker provides claims first notification of loss Yes⊠/No□			Yes⊠/No□
Other – please describe			Yes□/No□
product's value.	ducts/activitie	es sold alongside the product which	may affect the
Select all that apply:			T = =
Legal expenses			Yes⊠/No□
Gap cover			Yes□/No⊠
Key cover		Yes□/No⊠ Yes□/No⊠	
Emergency home cover		Yes□/No⊠	
Loss recovery (pays for a loss assessor to act on insureds behalf) Breakdown cover		Yes□/No⊠	
Windscreen cover		Yes□/No⊠	
Courtesy car cover		Yes□/No⊠	
Risk Management services e.g. health & safety assessment, consultancy		Yes□/No⊠	
Premium finance (if offered by the same provider)		Yes□/No⊠	
Other – please describe		Yes□/No⊠	
Information on how the selected	products abo	ove affect the product's value	



The cover is enhanced and the policyholder received additional protection by the inclusion of legal expenses insurance.		
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 1.	Yes⊠/No□
Distributor 2– [insert name]		
Retained commission		
Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□
	on the producing brokers/Appointed ing due regard to the best interests of the end	Yes□/No□
Advised – the product is sold or	n an advised basis	Yes□/No□
Non-Advised – the product is sold on a non-advised basis		Yes□/No□
Claims – the broker provides cla	aims first notification of loss	Yes□/No□
Other – please describe		Yes□/No□
product's value.	ducts/activities sold alongside the product which	may affect the
Select all that apply:		Yes□/No□
Legal expenses Gap cover		Yes□/No□ Yes□/No□
Key cover		Yes□/No□
Emergency home cover		Yes□/No□
	ssessor to act on insureds behalf)	Yes□/No□
Breakdown cover	•	Yes□/No□
Windscreen cover		Yes□/No□
Courtesy car cover		Yes□/No□
Risk Management services e.g. health & safety assessment, consultancy		Yes□/No□
Premium finance (if offered by the same provider)		Yes□/No□
Other – please describe		Yes□/No□
Information on how the selected	products above affect the product's value	
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 2.	Yes⊠/No□
Distributor 3– [insert name]		
Retained commission		



Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□
	on the producing brokers/Appointed ing due regard to the best interests of the end	Yes□/No□
Advised – the product is sold or	n an advised basis	Yes□/No□
Non-Advised – the product is s	old on a non-advised basis	Yes□/No□
Claims – the broker provides cla	aims first notification of loss	Yes□/No□
Other – please describe		Yes□/No□
Information on any ancillary procuproduct's value. Select all that apply:	ducts/activities sold alongside the product which	may affect the
Legal expenses		Yes□/No□
Gap cover		Yes□/No□
Key cover		Yes□/No□
Emergency home cover		Yes□/No□
	ssessor to act on insureds behalf)	Yes□/No□
Breakdown cover		Yes□/No□
Windscreen cover		Yes□/No□
Courtesy car cover		Yes□/No□
•	health & safety assessment, consultancy	Yes□/No□
Premium finance (if offered by the	<u>-</u>	Yes□/No□
Other – please describe		Yes□/No□
Information on how the selected	products above affect the product's value	
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 3.	Yes□/No□
Distributor 4– [insert name]		
Retained commission		
Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□



Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Claims – the broker provides claims first notification of loss Yes No Other – please describe Ves No Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Sepan Yes No Gap cover Yes No Key cover Yes No Emergency home cover Yes No Emergency home cover Yes No Understead on cover Yes No Windscreen cover Yes No Windscreen cover Yes No Windscreen cover Yes No Courtesy car cover Yes No Risk Management services e.g. health & safety assessment, consultancy Yes No Premium finance (if offered by the same provider) Yes No Other – please describe Yes No It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Yes No Wholesale - The broker works on an advised basis Yes No Non-Advised – the product is sold on an advised basis Yes No Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client.	Yes□/No□
Claims – the broker provides claims first notification of loss Yes //No // Other – please describe Yes //No // Other – please describe Yes //No // Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes //No // Cap cover Key cover // Yes //No // Loss recovery (pays for a loss assessor to act on insureds behalf) Presal/No // Windscreen cover // Yes //No // Courtesy car cover // Yes //No // Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- (insert name) Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised - the product is sold on an advised basis Yes //No // Other – please describe Non-Advised - the product is sold on a non-advised basis Yes //No // Claims - the broker provides claims first notification of loss Yes //No // Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Advised – the product is sold on an advised basis	Yes□/No□
Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes□/No□ Gap cover Yes□/No□ Key cover Yes□/No□ Emergency home cover Yes□/No□ Loss recovery (pays for a loss assessor to act on insureds behalf) Yes□/No□ Breakdown cover Yes□/No□ Windscreen cover Yes□/No□ Risk Management services e.g. health & safety assessment, consultancy Yes□/No□ Premium finance (if offered by the same provider) Yes□/No□ Other – please describe Yes□/No□ It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Yes□/No□ Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appoint	Non-Advised – the product is sold on a non-advised basis	Yes□/No□
Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes_\[/ No_\] Gap cover Yes_\[/ No_\] Emergency home cover Yes_\[/ No_\] Loss recovery (pays for a loss assessor to act on insureds behalf) Yes_\[/ No_\] Breakdown cover Yes_\[/ No_\] Windscreen cover Yes_\[/ No_\] Risk Management services e.g. health & safety assessment, consultancy Yes_\[/ No_\] Premium finance (if offered by the same provider) Yes_\[/ No_\] Other – please describe Yes_\[/ No_\] It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes_\[/ No_\] Non-Advised – the product is sold on a non-advised basis Yes_\[/ No_\] Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Claims – the broker provides claims first notification of loss	Yes□/No□
Select all that apply: Select all that apply: Legal expenses	Other – please describe	Yes□/No□
Select all that apply: Select all that apply: Legal expenses		
Legal expenses Yes /No Gap cover Yes /No Emergency home cover Yes /No Loss recovery (pays for a loss assessor to act on insureds behalf) Yes /No Breakdown cover Yes /No Windscreen cover Yes /No Windscreen cover Yes /No Risk Management services e.g. health & safety assessment, consultancy Yes /No Other – please describe Yes /No Other – please describe Yes /No Distributor 5 – [insert name] Retained commission Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker prov		may affect the
Gap cover Key cover Key cover Regency home cover Loss recovery (pays for a loss assessor to act on insureds behalf) Breakdown cover Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes No Non-Advised – the product is sold on a non-advised basis Yes No Information on any ancillary products/activities sold alongside the product which may affect the product's value.		
Key cover	Legal expenses	Yes□/No□
Emergency home cover Loss recovery (pays for a loss assessor to act on insureds behalf) Pres://Noc Breakdown cover Yes://Noc Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes://No: Non-Advised – the product is sold on a non-advised basis Yes://No: Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Gap cover	Yes□/No□
Loss recovery (pays for a loss assessor to act on insureds behalf) Preakdown cover Windscreen cover Windscreen cover Yes No Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5 – [Insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes No Non-Advised – the product is sold on a non-advised basis Yes No Non-Advised – the broker provides claims first notification of loss Yes No Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Key cover	Yes□/No□
Breakdown cover Windscreen cover Windscreen cover Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Ves /No Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Emergency home cover	Yes□/No□
Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Loss recovery (pays for a loss assessor to act on insureds behalf)	Yes□/No□
Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes□/No□ Non-Advised – the product is sold on a non-advised basis Yes□/No□ Claims – the broker provides claims first notification of loss Nen-Advised – the product is sold on an anon-advised basis Pes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Breakdown cover	Yes□/No□
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Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Yes /No Other – please describe	· · · · · · · · · · · · · · · · · · ·	Yes□/No□
Other – please describe Yes /No	, ,	
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Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct - The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised - the product is sold on an advised basis Non-Advised - the product is sold on a non-advised basis Yes /No Non-Advised - the product is sold on a non-advised basis Yes /No Claims - the broker provides claims first notification of loss Yes /No Other - please describe		Yes□/No□
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Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Yes□/No□ Claims – the broker provides claims first notification of loss Yes□/No□ Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value.	understand the demands and needs of the insured and then obtain quotations	Yes⊔/No⊔
Non-Advised – the product is sold on a non-advised basis Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Representative instructions paying due regard to the best interests of the end	Yes□/No□
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Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Non-Advised – the product is sold on a non-advised basis	Yes□/No□
Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Claims – the broker provides claims first notification of loss	Yes□/No□
product's value.	Other – please describe	Yes□/No□
		may affect the



Legal expenses	Yes□/No□
Gap cover	Yes□/No□
Key cover	Yes□/No□
Emergency home cover	Yes□/No□
Loss recovery (pays for a loss assessor to act on insureds behalf)	Yes□/No□
Breakdown cover	Yes□/No□
Windscreen cover	Yes□/No□
Courtesy car cover	Yes□/No□
Risk Management services e.g. health & safety assessment, consultancy	Yes□/No□
Premium finance (if offered by the same provider)	Yes□/No□
Other – please describe	Yes□/No□
It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 5.	Yes□/No□

Premco Underwriting is a trading style of Premier Commercial Ltd which is authorised and regulated by the Financial Conduct Authority. Registered no. SC160330 at Stanhope House, 12 Stanhope Place, Edinburgh EH12 5HH.