

Lifestyle Home Insurance

Those individuals who require higher sums insured for their own homes and possessions may find their insurer cannot provide the required limits under a standard policy. Premiums may in addition be excessive and the cover made subject to unreasonably onerous terms and conditions.

In response to this, we have established a high net worth household insurance facility for our clients which offers wide cover at competitive premiums. Our selected Insurer specialises in this sector and understands the unique insurance needs and requirements of wealthier policyholders.

Cover can be for buildings and contents either on a combined basis or individually.

The minimum sums insured are £250,000 (buildings) and £50,000 (contents) and premiums start at £500 plus insurance premium tax.

Key Features

- "All Risks" cover for buildings and contents
- Standard excess £50 (£1,000 subsidence)
- Contents covered away from home anywhere in the world
- 24 hour claims service assistance
- Family legal costs with 24 hour hotline
- Identity fraud protection cover
- Flexible and helpful underwriting philosophy
- Can include second or holiday homes in UK

Discounts available if:

- Policyholder over 40
- Claims free under current cover for 3 years
- Buildings and contents to be insured together
- Higher excess selected

Our Services Include

- Personal assistance in respect of all insurance claims
- A prompt and efficient response to all communications
- A comprehensive, personal, yet thoroughly professional service

