



Household Insurance

September 2018

We specialise in household insurance for high value properties offering 'All Risks' insurance cover with worldwide cover for contents, fine art and valuables.

We can cover multi-property and multi-territories, investment properties and holiday homes.

We have multi-lingual wordings available in English, French and German.

We cover as standard:

- Buildings
- Contents – worldwide cover
- Fine Art, Antique Furniture and other collectables – worldwide cover
- Jewellery, Watches and other valuables – worldwide cover
- Liability to your domestic staff and other people.

We offer worldwide 'All Risks' cover, not limited to specified perils, including:

- Accidental Damage
- Subsidence, landslip and heave cover.

Unless specifically excluded within the terms of the contract, it is covered. We aim to offer you broad cover at the most competitive premium.

How do we insure your items?

Buildings are insured for the cost of rebuilding, not the market value.

Contents are insured on a 'New for Old' replacement basis.

Fine Art and Jewellery items are insured on a market value basis, unless the items are scheduled when they will be covered on an 'Agreed Value Basis'.

Your Fine Art and Jewellery items do not need to be individually listed, only the higher value items which we will review and advise when reviewing your coverage requirements.

What happens next?

Once we have the relevant information required for the policy, we will provide you with a Quotation and copy of the proposed contract from Insurers.

If you are satisfied with the terms, we will prepare the necessary documentation and have it agreed by Insurers on your behalf. We will send your insurance documents to you via e-mail – these include the Insurance Schedule, Home Insurance Wording and the Debit Note, along with payment details.

If you require any further assistance or clarification throughout this process, any one of our staff will be happy to help you.

Notable Policy Features

- No single article limit for Contents
- The Acquisitions Clause ensures that the total sums insured can be increased by a certain percentage so that any new items you acquire are given an automatic cover.
- Worldwide cover for Contents, as well as Fine Art and Jewellery items.
- Alternative Accommodation costs in the event you have to relocate from your home if it can not be lived in following a loss.
- Emergency Travel Expenses – following a loss there is cover for travel expenses to an insured property, if you are overseas / away from the property.
- Identity Theft cover – to protect you against the unlawful use of your identity to obtain money, or goods and services.

Notable Policy Exclusions

- An excess will normally apply to any claim. These excesses vary and your quotation and policy schedule will detail the excess applicable to you;
- Loss or damage caused by or resulting from wear and tear or gradual deterioration, rust or oxidisation, moth or vermin, infestation, fungus, rot, mould, warping or shrinkage;
- Gradually operating causes including smoke and rising damp, dryness or humidity, exposure to light or extremes of temperature;
- the use of unsuitable or defective parts or materials, faulty workmanship or defective design;
- mechanical or electrical fault or breakdown.

Other specific exclusions may be applied to your policy but these will be discussed with you prior to policy placement.

What happens in the event of a claim?

You must contact us as soon as possible, so that we can assist with the claim process. If you think a crime has been committed, you must tell the police and obtain a crime reference number. Providing full details of the loss or damage, along with photographs whenever possible, will assist in making your claim. If an item is lost or damaged, our team will be on hand to assist you.

Our family-office culture means that we operate on a 24/7 basis and are here to offer you experienced and immediate advice. Your appointed broker can guide you through the process to ensure as swift a settlement as possible.

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Disclaimer

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