

Premier Home Insurance

Risk Guide

bspoke
private clients

Our Premier Home insurance product is designed to protect your customers' most important possessions. Whether it's a high value property or a collection of fine art, our product offers mid-high net worth individuals exceptional cover to protect the assets they're most passionate about.

Our Risk Appetite

Green	Red
Target	Ordinarily Declined
<ul style="list-style-type: none"> • UK excluding Northern Ireland • Main residences • Second Homes • Holiday homes <p>Plus:</p> <ul style="list-style-type: none"> • Air BnB • Barn Conversions • Bed & Breakfast • Buildings only • Business use including catteries, cookery schools, kennels & liveryes • Buy To Let • Carers, Childminders, Foster Parents • Conservation Areas • Flood - qualified • Home Workers • House Sitters 	<ul style="list-style-type: none"> • Land adjoining premises with public access • Listed • Lodgers • Minor Works • Non-standard construction including brick, timber framed, steel framed, eco, colt, wattle & daub, cob, plastic, flint, glass. • Open Days • Previous convictions • Previous subsidence, landslip and heave • Non Standard Construction Roofs including pre-fab non-combustible, stramit flat roofs, shingle roofs, other flat roofs such as concrete, fibreglass, glass, metal and plastic • Shepherd's Huts at home address • Swimming Pools including let to swim schools • Tenanted where connected to main residence • Unbalanced risks • Unoccupied • Unusual high risk occupations • Wind Turbines
	<p>Risks in Northern Ireland</p> <p>Property Types:</p> <ul style="list-style-type: none"> • Chalet Homes • Hall of Residence • House boat • Mobile Home <p>Convictions:</p> <ul style="list-style-type: none"> • Sex offences <p>Non Standard Construction types - roofs:</p> <ul style="list-style-type: none"> • Fibreglass pre 1979, Plastic, Thatched, Turnered <p>Construction type - walls:</p> <ul style="list-style-type: none"> • Asbestos, Corrugated iron, Essex construction, Fibreglass, Glass, Metal, Plastic, Prefab (combustible)

Cover available on this policy:

Covers main residences, buildings, contents, fine art, antiques, collectables, jewellery, watches and other valuables.

Buildings:

- Buildings works up to £75,000
- New fixtures & fittings prior to installation included up to £75,000
- Up to £10,000 garden cover (£1,000 any one tree, shrub or plant)
- No limit or excess on replacement locks

Contents:

- Worldwide cover including accidental damage
- Money or currency covered up to £5,000
- Theft of contents from unattended vehicles covered up to £10,000
- Belongings of children at college or university covered up to £15,000 (single article limit of £1,500)

Fine art & Antiques:

- 20% of sums insured for 60 days for new acquisitions
- Death of artist cover included at 200% of sums uninsured (no more than £100,000)

Valuables:

- No limit for temporary removal from bank or safe deposit
- 20% of sums insured for 60 days for new acquisitions
- Seasonal increases for gifts covered under contents section

Liability:

- Up to £10m Home Owner Liability
- Up to £10m Home Occupier Liability
- Up to £10m Personal Liability
- Up to £10m Domestic Employees
- Up to £1m Unrecovered court awards

Standard covers included in this policy:

Family Legal Protection & Cyber Support Cover

This cover is designed to protect individuals against the cost of being sued. Cyber Support Cover provides up to £25,000 for support in the UK when a cyber-attack occurs, covering Crisis Response and Incident Management, Restoration and Credit Monitoring.

Home Emergency

This cover gives assistance in the event of certain home emergencies which impact the safety and security of a client's home, potentially rendering it uninhabitable.

Sums Insured:

- Buildings: £350,000 - £2.5m
- Contents: £75,000 - £500,000
- Fine art & antiques: up to £250,000
- Valuables: up to £250,000
- Accidents to domestic employees £10m
- Personal liability £10m

Policy Excess:

The following policy excesses apply:

- Standard £500
- Subsidence £1,000

Voluntary excesses are available for clean risks.

Minimum Premiums incl IPT:

- Combined buildings & contents £1,179.27
- Buildings only £1,011.27
- Contents only £899.27

Applicable Law:

The laws of England and Wales will apply to this policy.

The Insurer:

The policy is underwritten by Aviva Insurance Limited.

Contact us today to get a quote!

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