

household insurance for mid to high net worth individuals.

Including:
• Total risk sum insured up to £5,000,000
• Buildings and Contents, Buildings only, Contents only
• High value Fine Art, Antiques and collectibles
• High value Jewellery & Watches
• Balanced sums insured
• Properties registered in a Company name or Trust, occupied by directors or beneficiaries
• Non-domiciled policyholders (subject to sanctions checking)
• Main UK residence, excluding Northern Ireland
• Previous flooding – risk must meet Flood RE eligibility criteria
• Non-standard construction including timber frame, cob, wattle and daub, Eco and flat roof types (we do not cover thatched properties)
• Barn Conversions
• Flats
• Listed properties and conservation areas
• Non standard occupancy patterns
• Additional properties used by the policyholder and family
• Let properties within the grounds of main residence
• Holiday lets/AirBNB also used as holiday homes by policyholder
• Additional land with limited public access
• Minor Works with no structural alteration
• Bed and Breakfast
• Shepherds Huts at home address
• Business use excluding any use of heat or flammable materials
• Lodgers
• Open days
• Solar panels and wind turbines