

# PREMIER

All Risks High Net Worth  
Home Insurance Policy

2017

**Premier provides affluent homeowners with a contents sum insured of £150,000 and above, with protection on a worldwide "all risks" basis.**

With generous policy limits for buildings, contents, valuables and fine art; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft, Home Emergency, Travel and Cyber are included automatically.

## Appetite

Our approach is to provide cover for "clean" risks as well as providing cover for clients (with contents exceeding £150,000) who require flexibility in the underwriting, we try to find practical insurance solutions for each customer's specific needs.

## Cover Summary

Worldwide All Risks cover

Accidental Damage and Accidental Loss included as standard

Accidents to Domestic Employees £10,000,000

Legal Liability to the Public £10,000,000

Minimum Contents Sum Insured £150,000

Minimum Building Sum Insured £750,000

The following examples are covered automatically under "Section 2 – Contents" up to the limit shown (unless a higher limit is requested)

Valuables (including guns) £10,000 per item or in total

Fine Art £50,000 per item

Precious Metals £10,000

Quad Bikes, Tractors and Ride On Mower £10,000

Watercraft £10,000

Outdoor Items Up to the contents sum insured

Theft from Unattended Vehicles Up to the contents sum insured

Saddlery & Tack Away from the Home Up to the contents sum insured

Home Business Contents £50,000

Home Business Stock £5,000

The following covers are included automatically

Legal Expenses & Identity Theft £100,000

Home Emergency £1,000

Travel Refer to policy for various cover limits

Cyber £100,000

For Special Extensions please see overleaf.

## Application

Online at

[www.plum-underwriting.com/brokercentre](http://www.plum-underwriting.com/brokercentre)

## Underwriter(s)

Both Company market and certain underwriters at Lloyd's under a facility managed by Plum Underwriting Ltd.

## Payment options

Broker statement.

Direct debit payment facility available.

## Risk transfer

Yes, cascades risk transfer to broker.

## Territories

For properties situated in England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

## Special Extensions

### Buildings

Extended Replacement  
Alternative Accommodation  
Alterations to the Home  
Loss of Rent  
Denial of Access  
Garden Cover  
Trace & Access  
Sale of Your Premises  
Replacement Locks  
Fixtures & Fittings Temporarily Removed  
New Fixtures & Fittings  
Illegal Depositing of Waste  
Fatal Injury  
Reward  
Squatters (Alternative Accommodation)  
Emergency Entries  
Damage by Emergency Services  
Ground Rent  
Domestic Water, Oil and Gas  
Unauthorised Use of Electricity, Gas or Water  
Pollution and Contamination  
Tree Damage Prevention Measures  
Environmental Upgrades  
Home Upgrades  
Security Upgrade Following Aggravated Burglary  
Listed Property Planning Protection  
Carpets, Curtains and White Goods  
Damage by Your Pets  
Emergency Travel Expenses

### Limit

Unlimited subject to a professional valuation in last 5 years  
Unlimited  
Up to £50,000  
Unlimited  
Up to 12 months  
Unlimited - £2,500 per plant/tree/shrub  
Unlimited  
Included  
Unlimited (nil excess)  
10% of the buildings sum insured  
Up to £25,000  
Up to £50,000  
Up to £100,000 each person or £5,000 for each person under 16  
Up to £15,000  
Unlimited  
Unlimited  
Unlimited  
Unlimited  
Unlimited  
Up to £10,000,000  
Up to £5,000  
Up to £5,000  
Up to £5,000  
Up to £10,000  
Up to £5,000  
Up to £25,000  
Up to £5,000  
Up to £2,500

### Contents

Alternative Accommodation  
Alterations to the Home  
Trace and Access  
Rent Owed to You  
Rent You Owe  
New Acquisitions  
Denial of Access  
Garden Cover  
Pedal Cycles  
Money  
Bank Cards  
Fridge and Freezer Contents  
Replacement Locks  
Domestic Water, Oil and Gas  
Unauthorised Use of Electricity, Gas or Water  
Loss of Personal Electronic Data  
Loss of Personal Documents  
Temporary Sum Insured Increase  
Ground Rent  
Guests, Visitors and Domestic Employees' Personal Effects  
Moving Home  
Students and Boarders Possessions  
Nursing/Residential Care Home Cover  
Marquees  
Memorial Stones  
Hole in One  
Hiring Golf Clubs Overseas  
Reward  
Damage by Your Pets  
Stalking and Harassment  
Aggravated Burglary and Aggravated Assault  
  
Car Jacking  
Road Rage, Air Rage, Hijack  
Kidnap  
Fatal Injury following Catastrophe Claim  
Emergency Travel Expenses  
New Possessions (Fine Art)  
Defective Title (Fine Art)  
Death of Artist (Fine Art)  
Market Appreciation  
New Possessions (Valuables)  
Defective Title (Jewellery)

### Limit

Unlimited  
Up to £50,000  
Unlimited  
Unlimited  
Unlimited  
Up to 25% of the contents sum insured  
Up to 12 months  
Unlimited - £2,500 per plant/tree/shrub  
Unlimited  
Up to £10,000  
Up to £30,000  
Unlimited (nil excess)  
Unlimited (nil excess)  
Unlimited  
Unlimited  
Unlimited  
Unlimited  
Up to 20% of the contents sum insured  
Up to 3 years  
Unlimited - £2,500 Single Article Limit for jewellery or watches  
Included  
Unlimited  
Up to 10% of the contents sum insured. £1,000 Single Article Limit  
Up to £50,000 (maximum of 7 days)  
Up to £5,000  
£1,000  
Up to £50 per day up to a maximum of £500  
Up to £15,000  
Up to £5,000  
Up to £30,000 limited to £10,000 for security upgrades  
£100,000 for death, up to £10,000 security upgrades/security consultancy/security guards, any other claim up to £30,000  
£100,000 for death, up to £10,000 emergency accommodation, any other claim up to £30,000  
£100,000 for death, up to £10,000 security upgrades, any other claim up to £30,000  
Up to £100,000 each person or £5,000 for each person under 16  
Up to £2,500  
Up to 25% of the fine art sum insured  
Up to 10% of fine art sum insured subject to a maximum of £100,000  
200% of the sum insured subject to a maximum of £100,000  
Up to 150% of the specified item sum insured subject to a maximum of £150,000  
Up to 25% of the valuables sum insured  
Up to 10% of jewellery sum insured subject to a maximum of £100,000

## Contacts

### Underwriting

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Far from standard

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