

High Net Worth Home & Contents Insurance

Advantage Underwriting offers insurance protection to high net worth individuals for their home and contents, fine arts, antiques and valuables. We work in partnership with brokers to ensure that the best solution for the client is provided.

Our high net worth home and contents insurance covers valuables and personal possessions worldwide and includes accidental loss and damage cover for buildings and contents as standard.

Underwritten by Beazley Syndicates 2623 and 623 at Lloyd's of London, with credit agency ratings of A with A.M. Best.

Our policy is suitable for:

- Building sums insured from £250,000 to £7,500,000
- General contents sums insured between £50,000 and £1,000,000
- Fine art and antique collections up to £2,500,000 in total with single items, pairs or sets up to £250,000
- Valuables (jewellery, watches, furs and guns) up to £750,000 in total with single items, pairs or sets up to £100,000

Higher sectional sums insured can be considered by special agreement subject to a maximum total sum insured of £7.5m any one insured location.

We offer:

- New for old cover granted on an 'all risks' basis (claims will be covered unless specifically excluded)
- Worldwide cover for contents and personal possessions whilst temporarily away from the home
- Generous policy sub-limits throughout
- Cover for second or UK holiday homes (when supported by primary residence)
- Personal money up to £5,000 and credit cards up to £25,000
- Single article limit for valuables of £10,000 (higher values available upon specification)
- Fine art and antiques - no specific limit other than for gold, silver and gold or silver plated items £10,000
- £50,000 fatal injury benefit (following a fire or violence by burglars at your home or an assault in the UK)
- £25,000 business contents
- £100,000 family legal expenses cover*
- £1,000 domestic emergency cover**
- £10,000 of valuables included with contents

What is also included in the policy

- Alternative accommodation costs or loss of rent if the policyholder's home becomes uninhabitable due to an insured event
- Costs associated with tracing the source of leaks from within the home or underground pipes, cables, sewers and drains for which the policyholder is legally responsible - £25,000 limit
- The cost of repairing underground pipes, cables, sewers and drains following sudden and unforeseen damage
- 24 hour home emergency call out cover included as standard for domestic emergencies such as water leaks, blocked drains or storm damage
- Cover for damage to the garden resulting from a fire, impact, vandalism or theft
- Alterations necessarily required to the home following a physical injury to the policyholder by an unforeseen accident
- Cover under contents also includes wines, deeds, personal documents, fine art and antiques
- Replacement locks in the home as a result of theft or loss of keys

* Underwritten by Inter Partner Assistance SA.

** Underwritten by Axa Assistance (UK) Limited.

Portfolio transfers

Advantage Underwriting can consider roll overs of existing books of profitable business. Contact one of our team to discuss details.

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