

HOUSE & HOME

EXCEPTIONAL. NO EXCEPTIONS



EXCEL

HIGH NET WORTH INSURANCE

EXCEL HOME INSURANCE IS
DESIGNED EXCLUSIVELY FOR
OWNERS OF HIGH VALUE
HOMES, AND COLLECTORS
OF FINE ART AND OTHER
VALUABLES.

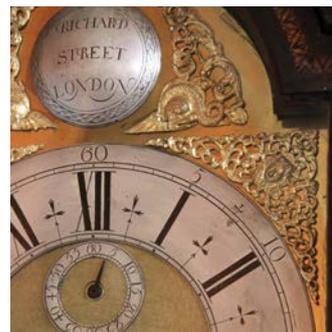
The Excel product has been developed to accommodate the varied needs of a wide range of customers whether you live in a large rural home with a prized collection of antiques or a modern city apartment with high end electronic equipment and expensive jewellery.

Our policy focuses on delivering first class cover for the things that are important to you – the home that you live in and your valued possessions.

When unexpected events occur and you need to make a claim we have put in place a unique claims service that is flexible and designed to ensure that your claim is dealt with speedily and in a way that suits you. Whether you want cash settlement, replacement of goods or a combination of the two the House and Home claims service will deliver what you want.

MAKING SURE YOU PAY THE RIGHT PREMIUM IS AS EQUALLY
IMPORTANT AS THE HIGH LEVEL OF SERVICE YOU RIGHTLY EXPECT.

HOUSE AND HOME — THROUGH ITS MANY YEARS OF EXPERIENCE
AND PARTNERSHIPS WITH INSURERS — GUARANTEES THAT WE
CHARGE YOU A FAIR PRICE.



CONTENTS

Comprehensive, worldwide cover for the contents of your home including your prized fine art, antiques and valuables. This applies to all those permanently resident in your home including your children whilst they are at school, college or university.

CONTENTS – FEATURES

- Worldwide all risks* cover including accidental loss or damage for the contents of your home, including damage by domestic pets.
- No need to specify items unless they exceed the single article limits of £15,000 for jewellery and watches and £25,000 for art and antiques†.
- Up to £15,000 for hired in marquees and associated equipment.
- Up to £2,500 to pay for repairs or replacement of memorial stones.
- £5,000 for money which increases to £10,000 for money in safe.
- Cover for the property of your guests and any domestic employees.
- We will pay up to £5,000,000 in the event that you are legally liable for damage to someone else's property or for any injury to a third party. This increases to £10,000,000 for injury to domestic employees.
- Unlimited cover for replacing locks and keys to your home and its security devices if they are lost or stolen.
- Peace of mind that cover is already in place, for up to 60 days without telling us, for newly acquired items up to 25% of the contents sum insured.
- £10,000 for any one golf cart, quad bike or vehicle designed for the use of disabled persons (provided Road Traffic Act cover is not obligatory).



BUILDINGS

Whether you live in a listed building, a Jacobean country residence or a large modern home – our Excel policy can cover them all.

Excel also covers swimming pools, garages, stables, and all your domestic outbuildings.

BUILDINGS – FEATURES

- All risks* cover for the structure of your home and outbuildings.
- Costs of alternative accommodation for up to 5 years if you cannot live in your home.
- Up to £50,000 to cover the costs of finding leaks in the water or heating systems.
- Up to £25,000 if you need to make alterations to your home as a result of permanent physical disability of any member of your family.
- Automatically covered for works being done on your home up to £75,000.
- Cover for damage to your garden as a result of fire, theft or vandalism.

WHAT IS NOT COVERED?

The Excel Home Insurance policy provides much wider cover than you will find in standard home insurance policies and therefore contains no unusual exclusions. You will be responsible for the excess unless the total cost of the claim exceeds £10,000 when the excess will be waived.

We do need to know if your home will be unoccupied for more than 60 continuous days and cover will exclude damage from escape of water and oil, theft and malicious damage unless we agree otherwise.

* All risks means that we cover the usual perils of fire, storm, flood etc., but the cover extends to include other accidental damage that may occur to your home or possessions.

† The single article limits for Ageas are £7,500 for jewellery and watches and £15,000 for art and antiques.

ADDITIONAL BENEFITS

- Legal Protection – Providing you with a lawyer to represent you in legal disputes up to £100,000 once you have notified the 24 hour House and Home Helpline.
- Emergency Property Assistance – Emergency repair provision for essential services by approved tradesmen. Up to £1,000 (including VAT) for the call out charge and up to 2 hours' labour costs, parts and materials.
- Identity Theft – Up to £100,000 to cover fees and expenses if you are the victim of identity fraud.



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This brochure provides a brief outline of the many features of the House and Home Excel Policy. The Policy wording contains the full details and is available on request. House and Home is a trading style of iprism Underwriting Agency Limited who are authorised and regulated by the Financial Conduct Authority (FCA Register No. 460209). iprism is registered in England and Wales (No. 5604278) and our registered address is New Broad Street House, 35 New Broad Street, London EC2M 1NH. 270417-4.4