



PRESTIGE HOME

A high quality household insurance policy designed for those who require a specialist level of cover. Offering benefits and features that assure policyholders their property is in safe hands. **Prestige Home – for those who demand quality.**

*& home
& legacy*



PRESTIGE HOME

Home & Legacy Prestige Home offers high quality buildings and contents insurance, giving customers the reassurance of knowing that their property has the extensive protection it needs. Our policy has been designed to provide excellent quality cover including numerous benefits and features which extend far beyond what standard policies can offer.

Here at Home & Legacy, we understand that a unique home requires unique cover, so each policy is individually tailored to meet a customer's specific needs, at a competitive price.

Our experienced staff offer the same high level of service that the product offers, and if it becomes necessary to make a claim, our in-house claims team will handle claims to the highest standards.

“ At Home & Legacy, our household products give you greater choice offering comprehensive buildings, contents, fine art and personal possessions cover, and many other unique policy features. Our personal and completely confidential service gives you access to your own dedicated account manager who will arrange a flexible, tailor-made solution to meet your needs. ”

Barry O'Neill, Managing Director

*home
& legacy*



features & benefits

There are many features and benefits of Prestige Home, many of which will cover situations that a standard household policy won't.



For more information
visit our website at
www.homeandlegacy.co.uk
or phone **0844 893 8360**

The policy offers cover for buildings and contents in the home and on a worldwide basis (including fine art, antiques and personal possessions), with accidental damage cover included as standard, for assurance that homes are in safe hands.

Prestige Home offers:

- Cover for buildings, contents, fine art and personal possessions on an "All Risks" basis anywhere in the world
- The option to remove onerous security warranties
- Access to unique and competitive rates through our panel of leading UK insurers

We can also cover additional domestic homes in United Kingdom under the same policy.

Cancellation Condition

If you take out a Prestige Home policy and decide to cancel cover after the initial 14 day period of reflection allowed, as long as you have not or do not intend to make a claim, you will receive a proportionate premium refund. However, a fee of £100 will be deducted from this to cover Home & Legacy's administration costs.

buildings

Our Buildings Insurance will cover loss or damage to the structure of the property, including any outbuildings as well as garages, driveways, patios, terraces and swimming pools.

Buildings Insurance includes cover for:

- **All physical risks of loss or damage** to the buildings, unless any exclusion applies
- **Underground pipes and cables**
- **Trace and access** of leaking pipes within the home
- **Fixed glass and sanitary ware**
- **Outdoor items** such as statues, garden ornaments, trees, shrubs, plants and hedges
- **Property owner's liability/defective premises up to £2,000,000**
- **Alternative accommodation cover** in the event of the home becoming uninhabitable

Main exclusions & conditions

- The first **£1,000** of any subsidence claim is not covered
- **Standard deductibles** (policy excesses) are not covered. A deductible is the amount that a policyholder is required to pay following a claim. The minimum deductible for most claims is £250 but it is possible to choose to select a higher deductible. Deductibles are shown on the policy schedule
- **Outdoor Items** cover is limited to a maximum of 10% of the buildings sum insured for any single event
- **Trees, shrubs, plants and lawns** loss or damage is subject to a single item limit of **£2,500**. There is also no cover for any loss or damage caused by flood or storm, pressure of snow, frost damage or death by natural causes e.g. (disease) or neglect
- **Trace and Access** – cover is limited to a maximum of **£10,000** for any one event
- **Liability to Others** – cover excludes any business liability

contents

Our comprehensive Contents Insurance offers protection for household goods including furniture and furnishings, fine art and antiques. The minimum contents sum insured under our Prestige Home policy is £50,000 and the sum insured is index linked to ensure it remains adequate.

Contents Insurance includes cover for:

- **All physical risks of loss or damage** to contents anywhere in the world, unless we have stated differently elsewhere
- **Replacement locks and keys** with no limit
- **Guests effects** up to **£5,000**
- **Damage by pets** up to **£10,000**
- **Students possessions** whilst at university up to **£5,000**
- **Business equipment** up to **£10,000**
- **Property owner's liability/defective premises up to £2,000,000**

Main exclusions & conditions

- **Standard deductibles** (policy excesses) are not covered. A deductible is the amount that you have to pay following a claim. The minimum deductible is £250 but you may choose to select a higher deductible. Deductibles are shown on the policy schedule
- **Student Accommodation** – cover excludes accidental loss or damage and claims for theft not involving forced entry
- Loss or damage to property in any unattended vehicles unless all items are hidden from view, all windows, doors and boot are closed and locked
- Photographic equipment used for profit or business purposes

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fine art & antiques

Fine Art and Antiques are covered in the home or anywhere in the world for all risks of physical loss or damage, (including accidental damage), restoration and any resulting depreciation in value.

- Cover is automatically provided for new purchases acquired anywhere in the world up to 20% of the Fine Art and Antiques sum insured (as long as we are notified within 60 days of the purchase)
- For items over £15,000 which have to be individually specified our unique inflation protection clause will allow for an increase of up to 200% of the original declared value to take into account any rise in value that may have resulted since the item was last valued (e.g. following the death of the artist)

Main exclusions & conditions

- Loss or damage to property in any unattended vehicles unless all items are hidden from view, all windows, doors and boot are closed and locked
- Fine art and antiques held for business purposes

personal possessions (optional cover)

Personal Possessions worn or carried about such as jewellery, watches, guns and furs are covered for:

- All risks of physical loss or damage (including accidental damage) anywhere in the world (items valued over £5,000 should be individually specified)
- Automatic cover is also provided for new purchases acquired anywhere in the world up to 20% of the personal possessions sum insured (as long as we are notified within 60 days of the purchase)
- Up to £2,500 money cover and £5,000 credit cards cover is available

Main exclusions & conditions

- Guns whilst they are being fired
- Loss or damage to property in any unattended vehicles unless all items are hidden from view, all windows, doors and boot are closed and locked

family legal protection, identity fraud and emergency property assistance

All policies automatically provide:

- Access to the following helplines 24 hours a day, 365 days a year:
Emergency Property Assistance - for access to a qualified repairers
Legal Helpline - for advice on any legal, medical or tax problems
Telephone Counselling Helpline - for advice on problems such as identity fraud, bereavement, stress and family matters
- Family Legal Protection cover up to £100,000
- Identity Fraud cover up to £50,000
- Emergency Property Assistance costs covered up to £500

Main exclusions & conditions

- The first £250 of any claim
- Legal fees incurred without our written consent (also note that legal fees are limited to £100 per hour before VAT)
- Damages, fines or penalties of any nature incurred during legal proceedings
- Emergency Assistance Cover does not include malfunction to any computer software or operating systems
- Emergency Assistance is not available for the lighting of boilers or for routine maintenance

travel insurance (optional cover)

Travel insurance is available as an optional cover extension. If you choose to take out travel cover the policy terms and conditions will be provided in a separate 'Multi-trip travel insurance' policy booklet.

Covers any trips (including business trips) made throughout the world during the annual period of insurance by all members of the household (aged 79 or below) up to a limit of 61 days for each trip.

The excellent benefits include; delayed luggage, loss of passport, medical expenses, cancellation, personal accident, personal liability, departure delay, legal advice and expenses.



- Medical Expenses Cover included up to £10,000,000
- Personal Liability Cover included up to £2,000,000
- Legal Expenses Cover included up to £25,000
- Cancellation and Curtailment Cover up to £7,000
- Personal Accident Cover up to £25,000

Winter Sports Cover is available (for a small additional premium) with a limit of 31 days during the policy year.



Main exclusions & conditions

- The first £100 of each and every claim per person for medical expenses, cancellation and curtailment, personal liability (for claims related to loss or damage to accommodation) and abandoning a trip due to delays
- Travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel
- Certain activities, practices are not covered. Neither are winter sports unless arrangements have been made with us to extend the cover

This brochure provides a brief outline of the many features and benefits of Home & Legacy Prestige Home and some of the exclusions and conditions. Full details are shown in the policy wording, a copy of which is available on request.

contact For further information about Home & Legacy Prestige Home Insurance please visit your intermediary or call us on **0844 893 8360**. We also offer outstanding high value cover for motor vehicles under our Ultra Motor Insurance. Visit our website at www.homeandlegacy.co.uk

Home and Legacy Prestige Home insurance is administered by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc and is registered in England Number 3007252, Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 307523 and you can check on the FSA's register by visiting the FSA's website <http://www.fsa.gov.uk/Pages/register/> or by contacting the FSA on 0845 606 1234. Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

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