



ULTRA HOME A household insurance policy that is tailored to meet the needs of the most distinguished high net worth customers. Offering an exceptional level of cover that meets the highest standards, customers can be assured that their property is in safe hands. **Ultra Home – for those who demand quality.**

*& home
& legacy*



ULTRA HOME

Home & Legacy Ultra Home offers outstanding 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 specialist cover with numerous benefits and features extending far beyond what standard policies 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 superior 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

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& legacy*



features & benefits

We understand that high net worth individuals require an exceptional level of cover. With this in mind, we have designed a range of features and benefits that meet the specialist needs of the most demanding customer. Our product is also backed by an outstanding level of service from our experienced and friendly staff.

Ultra Home offers:

- All Risks cover for buildings and contents, fine art, antiques and personal possessions on a worldwide basis
- A policy free of onerous security warranties
- Access to unique and competitive rates through our panel of leading UK insurers

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

Cancellation Condition

If you take out an Ultra 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.



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

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 apply
- **Underground pipes and cables**
- **Trace and access** – unlimited cover for leaking pipes within the home (limited to £15,000 for external pipes)
- **Outdoor items** such as statues, garden ornaments, trees, shrubs, plants and hedges
- **Property owner's liability/defective premises up to £5,000,000**
- **Criminal assault within the home** – up to £15,000 to upgrade security
- **Disability through injury** – up to £50,000 for essential home alterations
- **Alternative accommodation** – unlimited cover and loss of rent for a period of up to 2 years
- **Compulsory evacuation** – pays the cost of alternative accommodation for up to 30 days following damage to neighbouring property

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, pressure of snow, storm and frost damage or death by natural causes e.g. (disease) or neglect
- Liability to others cover excludes any business liability



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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 Ultra Home policy is £50,000 and the sum insured is index linked to help to ensure that it remains adequate.

Ultra home **automatically** covers contents for:

- **All physical risks of loss or damage** to contents anywhere in the world, unless we have stated differently
- **Replacement locks and keys** with no limit
- **Guests effects** up to **£10,000**
- **Damage by pets** up to **£10,000**
- **Students possessions** whilst at university up to **£10,000**
- **Freezer and fridge contents** with no limit
- **Business equipment** up to **£20,000**
- **Liability as occupier and personal liability** up to **£5,000,000**
- **Employer's liability** for domestic employees such as cleaners and gardeners employed at the home up to **£10,000,000**
- **New purchases** acquired anywhere in the world up to 25% of the sum insured (as long as we are notified within 60 days of the purchase)
- Contents belonging to a parent or grandparent whilst at a **nursing home or residential care home** up to £10,000
- **Loss of metered water and oil** up to 20% of the contents sum insured

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
- 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

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. (Items with individual values over £25,000 need to be individually specified)

- Cover is automatically provided for new purchases acquired anywhere in the world up to 25% of the Fine Art and Antiques sum insured (as long as we are notified within 60 of the purchase)
- For items over £25,000 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

- Items such as jewellery, watches, guns and furs are covered for all risks of physical loss or damage at home or anywhere in the world (items with a value over £10,000 need to be individually specified)
- Automatic cover is also provided for new purchases acquired anywhere in the world up to 25% of the personal possessions sum insured (as long as we are notified within 60 days of the purchase)
- £5,000 money cover and £30,000 credit cards cover is also automatically provided

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:
 - Emergency Property Assistance – for access to 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. 24 hours a day, 365 days a year
- 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 does not include call outs for the lighting of boilers or routine maintenance

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

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

contact For further information about Home & Legacy Ultra 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 & Legacy Ultra 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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