



Home & Legacy

A client's guide

Home and Legacy Insurance Services Ltd specialise in high quality household, motor and landlord insurance products for those that require a higher level of cover, designed to give you peace of mind.

“Very professional, prompt and courteous service with the added bonus of being better value than other high net-worth insurers. Excellent!”

Mr J.A.C (April 2011)

*& home
legacy*



*Home & Legacy,
experts in
insuring high
value homes,
contents
and vehicles*

A commitment to excellence

Home & Legacy's experienced advisors are dedicated to providing a personal and first class service, tailoring individual policies to meet your unique needs.

How Home & Legacy operates

Home & Legacy's products are underwritten by a panel of leading UK insurers, allowing flexible insurance solutions whilst ensuring that prices stay competitive.

Added value

To provide you with added peace of mind all Home & Legacy home insurance policyholders are also automatically provided with a free SmartWater theft prevention system* and access to a range of added value services at discounted rates. Home & Legacy has also negotiated motor policyholders significant savings with an introductory Car Tracker offer.

*SmartWater is included at no additional cost and for the policy term to all Principal Home, Prestige Home and Ultra Home policyholders, subject to the continuation of the agreement between Home & Legacy Insurance Services Ltd and SmartWater Technology Ltd.

High quality household, motor and landlord insurance cover under one roof

Home Insurance

Choose from three tiers of cover – Principal, Prestige and Ultra Home. Each policy can be tailored to meet your individual needs. Ultra Home is Home & Legacy's most comprehensive home insurance offering. Ultra Home includes as standard: accidental damage cover, worldwide cover for contents, fine art, antiques and personal possessions and cover for up to £20,000 of business contents.

Motor Insurance

Choose from two tiers of cover – Prestige and Ultra Motor. Home & Legacy's top of the range motor product, Ultra Motor, offers an exceptionally high level of cover for a wide variety of vehicles. It includes enhanced benefits such as choice of repairer, temporary replacement vehicle with a similar specification to the damaged vehicle while it is being repaired and cherished plate protection.

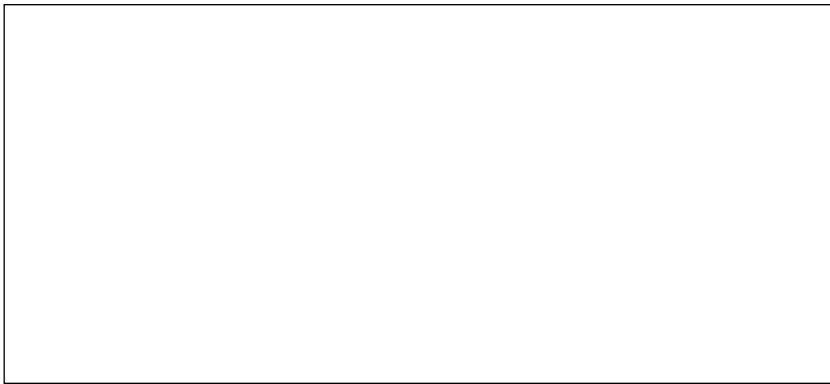
Minimum premiums apply which are £700 for a single vehicle and £1000 for multi vehicle, before insurance premium tax.

Landlords Insurance

Home & Legacy's range of landlord insurance policies has been created to give owners of properties to let the specialist protection they require. Our Ultra Landlord policy provides cover for buildings, contents and automatically includes landlord specific legal expenses cover (up to £60,000). Landlord Income Protection Insurance is available (on an optional basis) to help protect rental income.

Tenant's Contents Insurance is also offered, to help provide tenants with the reassurance of knowing that their contents and personal possessions have the protection needed.

**This leaflet is only a guide to Home & Legacy's insurance products.
All insurance cover described in this leaflet is subject to terms,
conditions and exclusions. These are fully detailed in the policy wordings.
Please contact the insurance broker below for further details**



*“I have always found Home & Legacy courteous, efficient
and helpful in all my dealings with them. I therefore have no
hesitation in recommending their services.”*

Mr R.W.J (April 2011)

For those who demand quality

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