

Prestige Home

*& home
legacy*

Minimum contents sum insured £75,000

Prestige Home is an extremely inclusive policy that gives clients more than a standard home insurance; like all risks worldwide cover for possessions, higher single article limits and unlimited covers on pet damage and pedal cycles.

- ✓ Optional warranty free
- ✓ Basis of cover – worldwide all risks
- ✓ Single article limit for jewellery & watches £5,000
- ✓ Single article limit for fine art, antiques & collectables £15,000
- ✓ Property owner's and personal liability cover both £5,000,000
- ✓ Unlimited cover for damage caused by pets (up to sum insured)
- ✓ Unlimited cover for pedal cycles (up to sum insured)
- ✓ Alternative accommodation up to 2 years
- ✓ Family legal service and legal expenses cover, up to £100,000
- ✓ ID protection cover with Experian
- ✓ 24 hour home emergency cover up to £500
- ✓ Outstanding claims service with dedicated handlers

For the full Terms & Conditions download a copy of the policy wording
broker.homeandlegacy.co.uk/prestigehome



Compare Prestige Home to its competitors



Provider	Home & Legacy	AXA Insurance	Dual Underwriting	Horizon	Inet 3
Product	Prestige Home	Exclusive	Aqua - two	Longitude	Magenta
Buildings - alternative accommodation	up to 2 years	25% of buildings sum insured	up to 3 years	up to 3 years	£25,000
Contents - alternative accommodation	up to 2 years	25% of contents sum insured	25% of contents sum insured	up to 3 years	£25,000
Trace & access	up to buildings sum insured	£5,000	up to buildings sum insured	up to buildings sum insured	£5,000
Student belongings	£5,000	up to contents sum insured	up to contents sum insured	£15,000	£3,000
Contents valuables - limit	up to contents sum insured	up to contents sum insured	£100,000	up to contents sum insured	up to contents sum insured
Contents valuables - single article limit	£15,000	£10,000	£100,000	£5,000	£2,500
Money in the home	£2,500	£1,500	£5,000	£2,500	£500
Guests' personal effects	£5,000	£2,500	£5,000	£10,000	up to contents sum insured
Home improvements	£25,000	X	£15,000	£50,000	X
Buildings cover basis - all risks	✓	X	✓	✓	X
Contents cover basis - worldwide all risks	✓	✓	✓	✓	X
Emergency access gardens	✓	✓	✓	✓	X
Emergency access buildings	✓	✓	✓	✓	X
Home emergency cover as standard	✓	X	✓	✓	X
Emergency helpline	✓	✓	✓	✓	✓
Loss of keys cover	✓	X	✓	✓	X
Freezer cover	✓	✓	✓	✓	X
Legal expenses cover as standard	✓	X	✓	✓	✓
Damage by pets	✓	X	✓	X	X
No claims discount	✓	✓	✓	X	✓

* This data was collected by Home & Legacy Jan 2016

BROKER.HOMEANDLEGACY.CO.UK

Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, Registered Address: 57 Ladymead, Guildford, Surrey, GU1 1DB. United Kingdom. Registered in England No. 3007252. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523 and a member of the British Insurance Brokers Association. Calls may be recorded for our joint protection, training and/or monitoring purposes. This material is intended for insurance intermediary use only and no-one else should rely upon it. It must not be made available to anyone other than the intended recipients, either in its original form or any reproduction.

ACPERHL1493_1 01.16