

# Ultimate Home

*& home  
legacy*

## Minimum contents sum insured £250,000

Our flagship home insurance policy for clients at the top end of the home insurance market. Ultimate Home rivals the most inclusive home insurance policies with the highest levels of cover available. Here are some of the benefits:

- ✓ Alternative accommodation up to 5 years
- ✓ Warranty Free
- ✓ No single article limit on general contents (£25,000 on fine art, antiques, collectables, jewellery & watches)
- ✓ Basis of cover - worldwide all risks
- ✓ Guaranteed rebuilding cost extension (subject to survey)
- ✓ Marquees and hired in equipment cover up to £50,000
- ✓ Unlimited cover for guests' personal effects
- ✓ Cover for new acquisitions up to 90 days
- ✓ Unfixed building materials within the boundaries of the home £100,000
- ✓ Trailers & horseboxes covered within contents
- ✓ Small craft cover up to £5,000
- ✓ Family legal service and legal expenses cover up to £100,000
- ✓ Unlimited cover for damage caused by pets (up to sum insured)
- ✓ Unlimited cover for pedal cycles (up to sum insured)
- ✓ ID protection cover with Experian

For the full Terms and Conditions that apply to the cover download a copy of the policy wording  
[broker.homeandlegacy.co.uk/ultimatehome](https://broker.homeandlegacy.co.uk/ultimatehome)



# Compare Ultimate Home to its competitors



Provider	Home & Legacy	AIG Europe Ltd	Chubb Insurance	Hiscox	Covea Insurance	Zurich Private Clients
Product	Ultimate Home	Home, Contents & Collections	Masterpiece Signature	606 Home Insurance	Sterling Executive Plus	Ultimate Exclusive Home
Buildings - alternative accommodation	up to 5 years	up to 3 years	unlimited	up to 3 years	up to 5 years	unlimited
Contents - alternative accommodation	up to 5 years	up to 3 years	up to 3 years	up to 3 years	up to 5 years	unlimited
Trace & access	up to buildings sum insured	unlimited	unlimited	up to buildings sum insured	up to buildings sum insured	unlimited
New acquisitions	25% of contents sum insured	25% of contents sum insured	25% of contents sum insured	25% of contents sum insured	25% of contents sum insured	25% of contents sum insured
Guests' personal effects	up to contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured
Student belongings	20% of contents sum insured	up to contents sum insured	10% of contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured
Lock replacement	up to contents sum insured	unlimited	unlimited	up to contents sum insured	up to contents sum insured	unlimited
Freezer contents	up to contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured	up to contents sum insured	unlimited
Valuables - single article limit	£25,000	£30,000	£5,000	£5,000	£25,000	£10,000
Fine art & antiques - single item limit	£25,000	£30,000	£50,000	£30,000	£25,000	£25,000
Home improvements	£75,000	10% of buildings sum insured	£100,000	£100,000	£150,000	£50,000
Property owner's liability	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Money in the home	£5,000	£10,000	£5,000	£7,500	£10,000	£10,000
Identity fraud	N/A	£50,000	£500,000	£30,000	£500,000	£50,000
Identity fraud detection & assistance	✓	N/A	N/A	N/A	N/A	N/A
Pleasure craft cover	✓	standard	✓	✓	✓	optional
Caravan cover	✗	standard	✓	✗	optional	optional
Buildings cover basis - all risks	✓	✓	✓	✓	✓	✓
Contents cover basis - worldwide all risks	✓	✓	✓	✓	✓	✓
Emergency access buildings	✓	✓	✓	✓	✓	✓
Emergency access gardens	✓	✓	✓	✓	✓	✓
Home emergency service	✓	✗	✓	✓	✓	✓
Emergency helpline	✓	✓	✓	✓	✓	✓
Legal expenses cover	✓	✓	✓	✓	optional	✓
Damage by pets	✓	✓	✗	✓	✓	✓
No claims discount	✓	✓	✗	✗	✓	✗

\* 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.

ACPERHL1495\_1 01.16