

Ultra Home

*& home
legacy*

Minimum contents sum insured £150,000

Ultra Home is among the least restrictive home insurance policies on the market, ideal for ultra net worth clients with busy lifestyles.

- ✓ Warranty free
- ✓ Basis of cover – worldwide all risks
- ✓ Single article limit for jewellery & watches £10,000
- ✓ Single article limit for fine art, antiques & collectables £25,000
- ✓ Property owner's and personal liability cover both £10,000,000
- ✓ Alternative accommodation up to 2 years
- ✓ Guests' personal effects up to £10,000
- ✓ Business property up to £20,000
- ✓ 24 hour home emergency cover up to £1,000
- ✓ 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 & Conditions download a copy of the policy wording
broker.homeandlegacy.co.uk/ultrahome



Compare Ultra Home to its competitors



Provider	Home & Legacy	Dual Underwriting	Aviva	Oak Underwriting	Covea Insurance	Zurich Private Clients
Product	Ultra Home	Aqua: three	Distinct Home 150	High Value Home Insurance	Sterling Executive Home	Private Clients Ultimate Home
Buildings - alternative accommodation	up to 2 years	up to 3 years	up to buildings sum insured	up to 5 years	up to 3 years	up to buildings sum insured
Contents - alternative accommodation	up to 2 years	up to 3 years	up to contents sum insured	up to 5 years	up to 3 years	up to contents sum insured
Trace & access	up to buildings sum insured	up to buildings sum insured	up to buildings sum insured	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	20% of contents sum insured	25% of contents sum insured
Guests' personal effects	£10,000	up to contents sum insured	up to contents sum insured	up to contents sum insured	£5,000	up to contents sum insured
Student belongings	£10,000	up to contents sum insured	up to contents sum insured	up to contents sum insured	£15,000	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	unlimited	up to contents sum insured	up to contents sum insured	unlimited
Contents valuables - single article limit	£25,000	£100,000	up to contents sum insured	£10,000	£15,000	£5,000
Fine art - single article limit	£25,000	£25,000	£15,000	£35,000	£15,000	£25,000
Home improvements	£50,000	15% of buildings sum insured	£100,000	£100,000	£75,000	£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	£7,500	£5,000	£7,500	£2,500	£7,500
Identity fraud	N/A	£100,000	£0	£100,000	£50,000	£50,000
Identity fraud detection & assistance	✓	N/A	N/A	N/A	N/A	N/A
Caravan cover as standard	✗	✓	optional	✗	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 as standard	✓	✓	✓	✓	✗	✓
Damage by pets	✓	✓	✓	✓	✓	✓
No claims discount	✓	✓	✓	✓	✓	✗

* This data was collected by Home & Legacy Jan 2016

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