

Why Home & Legacy?



LONGEVITY – We've been providing high net worth household insurance since 1995 and are now recognised as one of the leading, most stable, high net worth providers in the UK.



FLEXIBILITY – Our panel arrangement provides a wide underwriting footprint, flexibility, stability and competitive pricing. We quote for most enquiries because we don't rely on a single insurer.



OUR PEOPLE – Well-qualified teams, dedicated to providing exceptional service – from our in-house claims handlers to our experienced underwriters.



MOTOR INSURANCE

Comparable to the leading, most inclusive policies on the market, we have the flexibility to cover a broad range of vehicles and occupations.

broker.homeandlegacy.co.uk/motor



LANDLORD INSURANCE

For your clients with rental properties we offer landlord insurance with a whole range of optional extras – from legal expenses and rent default protection, to landlord's emergency property assistance and gas and energy certificates.

broker.homeandlegacy.co.uk/landlord



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High net worth · Mid net worth
· Ultra high net worth · Thatch
· Stand-alone holiday homes · Overseas homes
· Second homes · Building works



HOME INSURANCE

Home & Legacy offers three tiers of high net worth home insurance – Prestige Home, Ultra Home & Ultimate Home.

- All risks, worldwide cover
- Award-nominated claims service
- Generous single article limits
- High liability limits
- Accidental damage, including by pet
- Minimum two years alternative accommodation
- Business contents cover
- Unlimited pedal cycles cover
- Option to remove security warranties
- Flexible excesses
- Flexible commissions
- Interest free premium finance, subject to terms
- Worldwide multi-trip travel option

+ Plus the following additional benefits as standard on all of our home policies:

- + 24 hour home emergency cover**
- + ID fraud detection & assistance from Experian – including 24 hour personal data monitoring & alerts, victim of fraud caseworker, confidential helpline and unlimited access to Experian credit report**
- + Legal service & assistance – legal expenses up to £100,000 plus annual legal health check, 24 hour legal helpline and online templates to produce legal docs, such as wills**

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