

# Why Home & Legacy?



HIGH NET WORTH INSURANCE SPECIALISTS SINCE 1995



## LONGEVITY

Established in 1995 and now recognised as one of the leading high net worth insurance providers in the UK.

## FLEXIBILITY

Underwriting breadth and pricing options.

## PEOPLE

Our teams are dedicated to providing exceptional service – from underwriting to claims.



## EXCEPTIONAL CLAIMS SERVICE



- Dedicated named handlers from start to settlement
- 95% of claims handled in-house under delegated authority
- Carefully selected loss adjuster panel

- Claims Team of the Year Finalist – British Claims Awards 2020
- Customer Care Award and Personal Lines Team of the Year Finalist – Insurance Post Claims Awards 2020
- Best Claims Team of the Year – Broker Choice Awards 2018
- Claims Net Promoter Score 2020 – 73.1

## HOME

Three tiers of cover – Prestige Home, Ultra Home & Ultimate Home.

- All risks, worldwide cover
- 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
- New acquisitions
- Contents in halls of residence/residential care

### Additional benefits as standard on all of our home policies:

- 24 hour home emergency cover
- ID fraud detection & assistance – 24 hour personal data monitoring and victim of fraud service
- Legal service & assistance – including legal expenses up to £100,000 and legal helpline
- **Worldwide multi-trip travel option, with Covid-19 covers.**

[broker.homeandlegacy.co.uk/household](http://broker.homeandlegacy.co.uk/household)

- High net worth · Mid net worth · Ultra high net worth
- Second homes and holiday homes in the UK

## LANDLORD

A range of products for clients with residentially let properties.

- Excellent buildings & contents cover for all the usual perils
- Optional 24 hour landlord's emergency property assistance (with or without gas safety check and/or energy performance certificate)
- Options for rent & legal protection
- Landlords benefit from high net worth claims service.

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