

# High Net Worth Home & Contents Insurance

Vantage Underwriting offers insurance protection to high net worth individuals for their home and contents, fine arts, antiques and valuables. We work in partnership with brokers to ensure that the best solution for the client is provided.

Our high net worth home and contents insurance covers valuables and personal possessions worldwide and includes accidental loss and damage cover for buildings and contents as standard.

Underwriter by A rated Insurers.

## Our policy is suitable for:

- Min building sum Insured £500,000
- Min contents sum Insured £150,000
- Min premium £2000 + IPT
- Private Homes from listed through contemporary property.
- Contents and/or out in isolation
- Collections including wine, stamps, medals etc.
- Max Building and contents sum insured £100 m
- Fine Art max sum insured £130m

## We offer:

- New for old cover granted on an 'all risks' basis (claims will be covered unless specifically excluded)
- Worldwide cover for contents and personal possessions whilst temporarily away from the home
- Generous policy sub-limits throughout
- Cover for second or UK holiday homes (when supported by primary residence)
- Personal money up to £7,500 and credit cards up to £30,000
- Single article limit for valuables of £17,500 (higher values available upon specification)
- Fine art and antiques - no specific limit other than for gold, silver and gold or silver plated items £30,000
- £50,000 fatal injury benefit (following a fire or violence by burglars at your home or an assault in the UK)
- £100,000 family legal expenses cover

## What is also included in the policy

- Alternative accommodation costs or loss of rent if the policyholder's home becomes uninhabitable due to an insured event
- Necessary and reasonably insured costs in locating the source and repairing the damage caused.
- The cost of repairing underground pipes, cables, sewers and drains following sudden and unforeseen damage
- 24 hour home emergency call out cover included as standard for domestic emergencies such as water leaks, blocked drains or storm damage
- Cover for damage to the garden resulting from a fire, impact, vandalism or theft
- Alterations necessarily required to the home following a physical injury to the policyholder by an unforeseen accident
- Cover under contents also includes wines, deeds, personal documents, fine art and antiques
- Replacement locks in the home as a result of theft or loss of keys
- Travel - Optional Cover

## Portfolio transfers

Advantage Underwriting can consider roll overs of existing books of profitable business. Contact one of our team to discuss details.

### Key Contacts

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