

High-Value Home & Contents Insurance

In focus

What is High-Value Home & Contents Insurance?

Simply put, High-Value Home & Contents Insurance is an insurance policy that provides broader cover than a standard household policy. Usually, it's designed for individuals with higher value homes and possessions - anyone with a higher than average household sums insured i.e. properties with a rebuild value over £750,000 with contents exceeding £150,000.

What does it cover?

A High-Value Home & Contents policy will likely cover more than you think; building, general contents, art and collectables, jewellery and watches. Typically cover is also worldwide and includes liability, legal expenses, cyber protection and home emergency. Plus, annual travel insurance can often be added for an additional premium.




Does it cover non-standard risks?

Most insurers for wealthy individuals will help with non-standard construction, but it's possible they may apply specific terms. As with most insurance policies, it is always advisable to discuss your individual circumstances with your broker.

"Having a broker to assist you can prove invaluable. We'll provide specialist advice to make sure you get the right cover, and explain requirements and endorsements in a clear and concise way. Should the worst happen and you need to make a claim, we'll offer a supportive and comprehensive in-house service." **Carl Sharp, Client Director.**

What are the unique benefits?

Unlike standard household policies, High-Value Home & Contents Insurance has fewer restrictions and provides the type of 'all in' coverage that wealthy individuals need.

-  **Higher single item limits** You usually only have to specify items of jewellery over £10,000 and fine art or antiques over £25,000.
-  **One renewal date** All your assets can be covered by a single policy with one renewal date, making life a lot easier.
-  **Simplified claims process** Insurers of high-net-worth individuals generally have a no quibble approach. They settle claims quickly (some in the same day) and offer the flexibility to use your own contractors.



Did you know?

Most HNW insurers offer a free building valuation, giving you peace of mind you won't be at risk for underinsurance.



Key Fact

High-Value Home & Contents Insurance can include second homes, holiday homes, rental properties, and car collections.



Myth Busting

Most High-Value Home & Contents policies are warranty free. This means if you forget to set your intruder alarm or lock your front door, you won't be penalised in the event of a claim.

Why choose Macbeth?

We'll be honest (because that's how we like to do business.) You can buy insurance from any insurance broker. But our business isn't really about insurance and finances; it's about people and relationships. We love getting to know you and your business, finding out what you need and making sure you get it. It's why so much of our business comes from referrals.

And, with over 30 years' experience under our belts, it's fair to say we know a bit or two about insurance.



WorkingFeedback★

Excellent from **795** reviews



I'm well aware that you need to trust your insurance provider. And I've always preached – and practised – open, honest business, conducted with integrity. Trust builds. This is how.

Paul Macbeth, CEO



What happens if I need to make a claim?

We're here for you when you need us most.

The way we see it, arranging insurance is only half the story. As a business that puts people first, there's no question that we're here to help should you ever need to make a claim. And it couldn't be easier. All you need to do is call your Client Manager at Macbeth, office or mobile, no matter what time. No need to dig around for your policy details.

Just explain what's happened and we'll take over from there.

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