



PRESTIGE UNDERWRITING

CONTENTS & COLLECTIONS PRODUCT

Prestige Underwriting is delighted to have partnered with Beazley to offer their Contents and Collections product. This market leading product for High Value Homes and Private Collections offers extensive cover limits, a flexible underwriting approach and competitive pricing.

TARGET MARKET

Affluent Collectors and Enthusiasts

SUMMARY OF COVER:

All Risks Cover for General Contents, Personal Possessions, Collections of Jewellery, Watches and Fine Art, Musical Instruments, Wine Collections and other Collectibles.

- £5M Maximum location limit
- £50K Unspecified article limit for Fine Art and Antiques
- £500K Maximum item specified Fine Art and Antiques
- £350K Maximum item specified Jewellery & Watches
- £25K Unspecified article limit for Jewellery & Watches

Fine art and antiques

Any art, antique and article of particular value due to their age, recognised artistic or collectable nature of whatsoever description.

Including but not limited to tapestries, rugs, furniture, paintings, etchings, manuscripts, sculptures, porcelain, gold, silver and gold and silver-plated items, antique guns, objets d'art, contemporary art, clocks, barometers musical instruments and collectibles.

Collectibles

Private collections of rare, unique or novel articles of personal interest (for example, dolls, furs, guns, model trains) including memorabilia.

Valuables

Gemstones, pearls, watches or items of gold, silver or other precious or semi-precious metals and/or articles comprising them, designed to be worn on the person.

RISK APPETITE:

- General Contents accompanied by Collections of Jewellery, Watches, Fine Art, Antiques, collectibles, wine & spirits and musical instruments.
- Minimum £100k General Contents and Personal Possessions (including incidental Valuables up to £10k and Fine Art & Antiques up to £25k included under Section 1).
- If Client has Fine Art, Antiques, Wine, Collectibles over £25k it needs to be covered under Section 2 and noted separately from the General Contents with any item or collections over £50k needing to be specified other than wine & spirits which is £25k.
- If client has Jewellery & Watches over £10k this needs to be covered under Section 3. Items above £25k need to be specified.

TERRITORIES COVERED:

UK, Channel Islands and Isle of Man with Worldwide 'all risks' cover whilst temporarily away from the home.

BUSINESS ENQUIRIES

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UNDERWRITING ENQUIRIES

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