

# PRESTIGE

## UNDERWRITING

### HOME & PRIVATE COLLECTIONS

**Prestige Underwriting is delighted to have partnered with Beazley to offer their Buildings, 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

- HNW Buildings
- Affluent Collectors & Enthusiasts

#### SUMMARY OF COVER:

Comprehensive "All Risks Cover" for high value homes & private collections such as collections of Jewellery, watches, and Fine Art, Musical instruments. Wine collections and other collectibles.

- Minimum contents risk £125K
- £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
- Alternative accommodation or loss of rent for up to three years.
- Cover in a second home, place of work or for items belonging to parents or grandparents whilst in a residential home up to £25,000
- Trace and Access up to £50,000.
- Garden plants, lawns, bushes, shrubs and trees up to £25,000.
- Replacement Locks following loss or theft of keys up to £25,000.
- New Fixtures and Fittings not yet installed up to £100,000.

#### Buildings

Coverage for High Value Properties tailored to suit policyholders' particular needs.

#### 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:

---

- Buildings Cover offered up to £3M.
- General Contents accompanied by Collections of Jewellery, Watches, Fine Art, Antiques, collectibles, wine & spirits and musical instruments.
- Minimum £125k General Contents and Personal Possessions (including incidental Valuables up to £10k and Fine Art & Antiques up to £25k included under Section 1).

**Cover features high single item limits before specification is needed:**

- **Fine Art & Antiques** – covered up to **£50,000 per item**
- **Wine Collections** – protected up to **£25,000** without the need to itemise
- **Jewellery & Watches** – covered up to **£25,000 per item**

This approach reduces administration while ensuring valuable possessions are protected from the outset with Items exceeding these need to be individually specified to ensure full cover.

## TERRITORIES COVERED:

---

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

### BUSINESS ENQUIRIES

---

T. 08000 11 37 77

E. [brokerdevelopment@prestigeunderwriting.co.uk](mailto:brokerdevelopment@prestigeunderwriting.co.uk)

### UNDERWRITING ENQUIRIES

---

T. 08000 11 37 77

E. [mid-hnw@prestigeunderwriting.co.uk](mailto:mid-hnw@prestigeunderwriting.co.uk)

Part of the Prestige Insurance Holdings Group, Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, firm reference number 307105. Registered in Northern Ireland under company registration number NI031853. Registered office: 10, Governors Place, Carrickfergus, County Antrim, Northern Ireland, BT38 7BN

BCC0606