

## Risk Appetite

### Markham Private Clients

Markham Private Clients high value home insurance policy is underwritten by Canopus Management Agents at Lloyds of London. Canopus Syndicate 4444 offers strong financial security, sharing the Lloyd's rating of A+ (strong) Standard & Poor's; AA- (Very Strong), Fitch; A (Excellent).

Our product is designed to cater for the Mid to High Net Worth clientele, offering policy cover and claims concierge service that compliments the needs of their busy lifestyle.

We strongly believe that we offer some of the best insurance protection available for the UK home insurance market, this product offers unique and comprehensive coverage for prosperous clients.

### Client Profile

- Must be UK residents
- No maximum age limit of client to access household cover
- Product can accommodate a broad range of client profiles; emerging wealth, affluent, mid and high net worth clientele
- High profile individuals can be considered on a case by case basis

### Risk Appetite

- Minimum Building Sum Insured £500,000
- Minimum Contents Sum Insured £100,000 – providing the main residence building is insured
- Minimum Premium £1,000 including Insurance Premium Tax, Home Emergency and Family Legal Expenses
- Minimum Policy Excess £250
- Minimum Subsidence, Heave and Landslip Excess £1,000
- Mainland UK, Northern Ireland, Jersey and Guernsey
- Portfolio cases including holiday homes and buy to let – providing the main residence is insured
- No Thatch

### Brief Coverage

- ✓ Worldwide all risks cover on Contents, Valuables and Fine Art
- ✓ Valuables, gold and silver single article limit £30,000
- ✓ Fine art and antiques single article limit £30,000
- ✓ New acquisitions up to 25% of the sum insured under fine art and valuables section or £50,000 whichever is greater
- ✓ Following appraisal Guaranteed Rebuilding Cost \* Not available for Grade 2\*, Grade 1 or Grade A Listed properties
- ✓ Trace and Access – Up to the building sum insured
- ✓ Alternative Accommodation/Loss of Rent for up to 5 years
- ✓ Identity Theft Cover provided up to £50,000
- ✓ Legal Expenses up to £100,000
- ✓ Home Emergency Cover £1,500 for any one incident

## Risk Appetite

---

- ✓ Optional Annual Travel cover for insured and family available; up to age 71, 90 days per trip, £10,000,000 Medical, emergency travel, repatriation, £25,000 cancellation, curtailment per trip

## Contact Us

Telephone number: 01223 200678

Email for quotations: [quotes@markhambrokers.com](mailto:quotes@markhambrokers.com)

Email for admin/renewals: [admin@markhambrokers.com](mailto:admin@markhambrokers.com)

Website: [www.markhambrokers.com](http://www.markhambrokers.com)

---