

MARKHAM PRIVATE CLIENTS

Our product is designed to cater for the Mid to High Net Worth clientele, offering insurance cover and a 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.



UK RESIDENTS



Insurance can be provided to UK resident holders that have a property in the UK.



TAILORED COVER



Product can accommodate a broad range of client profiles; emerging wealth, affluent, mid and high net worth clientele.



EXCEPTIONAL
SERVICE



We know that high net worth individuals need special care and we pride ourselves on exceptional service levels.

RISK APPETITE

Minimum Building Sum Insured £500,000

Minimum Contents Sum Insured £100,000 – provided 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 & buy to let – provided main residence building is insured

No Thatch

No more than two claims with costs in excess of £10,000 in the last 5 years

COVER HIGHLIGHTS

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 & valuables 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 and Legal Expenses up to £100,000

Home Emergency Cover £1,500 for any one incident

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



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