

## Risk Appetite

### Markham Private Clients

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 Nom Dom's
- 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. No footballers/celebrities

### Risk Appetite

- Minimum Building Sum Insured £500,000
- Minimum Contents Sum Insured £100,000
- Minimum Premium £1,250 including Insurance Premium Tax, Home Emergency and Family Legal Expenses & Underwriting Fee
- Minimum Policy Excess £500
- Minimum Subsidence, Heave and Landslip Excess £1,000
- Contents Only – All owner occupied and rented flats, rented houses
- Mainland UK, Northern Ireland, Jersey and Guernsey
- Portfolio cases including holiday homes and buy to let – providing the main residence is insured
- No Thatch including Outbuildings
- No more than two claims with costs in excess of £10,000 in the last 5 years
- No Jewellery heavy risks

### 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
  - ✓ Nil Excess for Valuables, Fine art and antiques, gold and silver
  - ✓ New acquisitions up to 25% of the sum insured under fine art and valuables section or £50,000 whichever is greater
  - ✓ 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
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## Risk Appetite

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- ✓ 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

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