

Risk Appetite

Markham Private Clients

This 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

- Contents, Fine Art, Antiques & Valuables Only
- All owner-occupied homes, rented flats & rented houses
- Minimum Contents Sum Insured £100,000
- Minimum Premium £575 including Insurance Premium Tax, Family Legal Expenses & Underwriting Fee
- Minimum Policy Excess £500
- Mainland UK, Northern Ireland, Jersey, and Guernsey
- No Thatch including Outbuildings
- No more than two claims with costs in excess of £10,000 in the last 5 years

Brief Coverage

- ✓ Worldwide all risks cover on contents, valuables, and fine art
- ✓ Valuables, gold, and silver single article limit £25,000
- ✓ Fine art and antiques single article limit £50,000
- ✓ New acquisitions up to 25% of the sum insured under contents, fine art, and valuables section
- ✓ Alternative Accommodation up to 3 years
- ✓ Contract Works up to £100,000
- ✓ Business Contents up to £30,000
- ✓ Contents in storage
- ✓ Marquee Cover up to £30,000
- ✓ Legal Expenses up to £150,000
- ✓ Identity Fraud Protection provided up to £15,000
- ✓ Personal Cyber Support Insurance
- ✓ Optional Annual Travel cover for insured and family available; up to age 75, 90 days per trip, £10,000,000 Medical, emergency travel, repatriation, £25,000 cancellation, curtailment per trip

Contact Us

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