

Premier Elite Home Insurance

superior service at sensible prices

The name of our Mid Net Worth home insurance product is no accident – Premier Elite is an aspirational policy, providing cover that fits nicely into the growing market between standard home insurance and High Net Worth. Premier Elite can be recommended with confidence in the knowledge that you are giving your clients important cover and dedicated service at a price that truly meets their needs.

Flexible Footprint

The Private clients scheme is backed by two A-Rated insurers. This enhances our quotability and competitive pricing. We are particularly keen to write the business that fits with our refreshingly simple sweet spots. Our aim is to grow together by working closely with you to deliver what your clients need.

- ✓ Suited for clients who you know and personally visit
- ✓ Owner occupied
- ✓ Total sum insured per location up to £6m
- ✓ Building sum insured starts at £250k. (Lower Sums Insured can be considered on similar products)
- ✓ We can cover 2nd homes when we also insure the main residence

Easy to do business with

Our placement expertise builds strong relationships and helps you to do more for your client and for you too.

Don't worry about getting key bored, we'll make your life easier by doing the keying for you. Simply send us your presentation.

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WE AIM TO
COMPLETE
90% OF
QUOTES IN
ONE CALL



Mid Net Worth Home Insurance

Footprint

- ✓ The Private clients scheme is backed by two A-Rated capacity providers. This enhances our footprint and competitive pricing
- ✓ Suited for clients who you know and personally visit
- ✓ Properties have to be maintained to a standard that reduces the risk of loss caused by a lack of reasonable maintenance
- ✓ Have no financial impediment to maintaining the security and general maintenance of the premises
- ✓ Owner occupied
- ✓ Total sum insured per location up to £6m
- ✓ Building sum insured starts at £250k on this product
- ✓ We can cover 2nd homes when we also insure the main residence

The scheme does not currently provide cover for:

- ✗ Nonstandard building construction (House Boats, Prefab, Static, Thatched and 100% Timber)
- ✗ Properties that have not been maintained to a standard that reduces the risk of loss caused by a lack of reasonable maintenance
- ✗ Properties that have suffered from subsidence, heave or landslip cannot be covered for peril concerned
- ✗ Undischarged bankrupts
- ✗ Clients with open claims
- ✗ Claims experience or a non physical hazard that has not been agreed with our underwriters
- ✗ Risks where structural contract works exceed £100k in value

What we Cover

Buildings - The home structure including garages and outbuildings used for domestic purposes are covered for loss or damage from any cause unless otherwise shown

Cover includes:

- ✓ Owners Liability – up to £5,000,000 (Other than when the property is unoccupied for more than 30 days)
- ✓ Alternative accommodation & Loss of Rent from tenants living with you up to 36 months following insured loss or damage
- ✓ Alternative accommodation including domestic animals for up to 30 days following forced evacuation from local or police authority due to loss or damage to neighbouring property
- ✓ Cover up to £2,500 any one item for loss of or damage to trees and plants from specified causes
- ✓ Cover for costs to locate the source of escape of water or oil including repairs to walls, floors and ceilings
- ✓ Loss of oil or metered water up to £25,000
- ✓ Cover for damage caused by forced access by the emergency services or to prevent damage to the home
- ✓ Cost of removing fallen trees across main vehicular access to buildings up to £2,500 any one claim
- ✓ New fixtures and fittings, fitted furniture and fitted appliances waiting to be installed up to £25,000
- ✓ Reward cover up to £10,000 leading to an arrest for whoever committed an illegal act which caused a claim
- ✓ Cover for replacing locks and keys to the home if lost or stolen
- ✓ Upgrade alarm system following a physical criminal assault on policyholder in the home up to £15,000. In addition, up to £2,500 for private counselling fees
- ✓ Fatal Injury to insured persons caused by fire at the home or assault anywhere in the United Kingdom. Limits - £125,000 for each person 16 years of age and over and £5,000 for each person aged under 16 years provided death ensued within 12 months of insured incident
- ✓ Cover up to £25,000 for alterations to the home following identifiable, permanent physical injury caused by sudden and unexpected accident occurring in the home excluding following domestic disputes
- ✓ Cover during sale of the home



Contents and personal property are covered on an **All risks** basis for loss or damage from any cause whilst in the home or anywhere in the world. unless otherwise shown as not covered

Cover includes:

- ✓ Fine art and antiques up to £25,000 any one article, pair or set
- ✓ Precious metals up to £25,000 any one article, pair or set
- ✓ Outdoor property whilst in the open but within the boundary of the home up to £25,000
- ✓ Loss caused by theft of contents from detached outbuildings or garages up to general contents sum insured any one claim
- ✓ Pedal cycles (unspecified) up to £5,000 any one pedal cycle
- ✓ Mobile phones up to £ 750 any one phone
- ✓ Unauthorised mobile phone calls up to £250
- ✓ Other personal property up to £5,000 any one article, pair or set
- ✓ Quadbikes, golf buggies and trailers, unless otherwise specified up to £12,500
- ✓ Unspecified Dinghies, Rowing Boats or Sailboards, up to £10,000 unless specified
- ✓ Wedding, anniversary, birthday, religious or celebration gifts up to £25,000
- ✓ Money up to £10,000
- ✓ Credit cards up to £35,000 for unauthorised or fraudulent use for each card
- ✓ Frozen foods due to: accidental failure of freezer or power supply or escape of refrigerant fumes
- ✓ Locks and keys – cover for cost to replace locks and keys of the home if lost or stolen
- ✓ Reinstatement of Personal deeds and documents up to £10,000
- ✓ Damage caused by domestic pets – up to £10,000 in any one period of insurance other than damage caused by dangerous dogs as defined by statute
- ✓ Student effects – personal property of the Insured whilst residing in halls of residence or rented property for attendance at University or College in the UK (excluding theft not involving forcible and violent means)
- ✓ Works of Art uplifted sum insured following death of the artist during the period of insurance. The policy pays the lesser of up to £100,000 or 200% of the declared 'agreed value' upon receipt of proof that the market value has increased providing an independent professional valuation or purchase receipt substantiates the declared 'agreed value' and this is not more than 36 months old
- ✓ Loss or damage to Contents due to forced access by Emergency Services in the event of medical emergency or to prevent insured damage to the home
- ✓ Tenants Liability – up to £5,000,000 if living in the same property
- ✓ Guest personal property – Cover up to £5,000 per person up to £750 per item
- ✓ Personal Property of Domestic Staff – Cover up to £2,500 per person up to £750 per item
- ✓ Increased costs to carry on your business from home up to £25,000 following: loss or damage to building or business contents or accidental failure of the supply of utilities to the home for over 72 consecutive hours, providing the business activity is prior agreed as covered by the Policy
- ✓ Marquees Cover – Cover up to £50,000 any one period of insurance
- ✓ Property of parents or grandparents in Residential Nursing or Care Homes - Annual Limit - £10,000
- ✓ Hole in One up to £500 any one loss
- ✓ Defective Title – Annual Limit - £100,000

Home Emergency Assistance covers sudden, unexpected incidents that require immediate corrective action to the main heating system, plumbing and drainage. The Policy pays up to £500 (including VAT) for call-out charge, labour costs, parts and materials.

Legal Expenses is designed to resolve insured legal problems. The Policy pays the legal costs and expenses up to £50,000 for disputes arising from: Employment, Contract, Personal Injury,

Clinical Negligence, Property Protection, Tax investigation.

The policy pays for **Jury Service and Court Attendance** and defence of criminal prosecutions and civil actions for unlawful discrimination or breaches of the Data Protection Act arising from work as an employee. The Insured may also access the identity theft support service through the identity theft helpline. A personal case worker will be assigned to help regain the Insured's identity.

