



Preferred Choice  
Home Insurance

# ANYTHING BUT ORDINARY

Cover and limits



## PREFERRED CHOICE HOME INSURANCE IS DESIGNED FOR YOUR MID NET WORTH CUSTOMERS.

It allows you to offer protection that complements their home and lifestyle by providing higher cover and limits for buildings, contents and valuables compared to standard policies. All for a competitive price that offers exceptional value.

GENERAL	
Home Emergency Assistance	£500
Legal expenses	£100,000
Jury service	Up to £2,500 during the period of insurance, not exceeding £150 per day

BUILDINGS – COVER UP TO £1,000,000	
Alternative accommodation costs	Up to three years
Domestic energy and water expenses	£5,000 for an insured loss, up to a maximum of £10,000 in total for any one claim
Emergency access	Up to buildings sum insured
Environmental upgrade	£1,000 for an insured loss exceeding £10,000 £2,500 for an insured loss exceeding £25,000 £5,000 for an insured loss exceeding £50,000
Environmental buildings materials	£1,000 for an insured loss exceeding £10,000 £2,500 for an insured loss exceeding £25,000 £5,000 for an insured loss exceeding £50,000 £50,000 following a total loss of your home
Environmental expenses	£5,000 for environmental consulting services £500 for the purchase of carbon offsets
Forced evacuation	Up to 30 days
Legal fees for removal of squatters	£10,000
Loss of rent	Up to three years
New fixtures and fittings	Up to 10% of buildings sum insured
Property owner's legal liability	£5 million
Trace and access	£15,000 in total for any one contents and buildings claim
Trees, shrubs, plants and lawns	5% of buildings sum insured and a limit of £1,000 for any one tree, shrub or plant
Upgrading security systems	£10,000

CONTENTS AND VALUABLES – COVER AVAILABLE FROM £75,000 TO £200,000	
Alternative accommodation costs	Up to three years
Business equipment	£10,000
Computer information	£5,000
Contents in a furniture depository	Up to contents sum insured
Contents in the garden, greenhouses, garages and outbuildings	£15,000
Debris removal	£1,000
Death of an artist	100% increase of the sum insured of that item
Defective title	20% of the valuables sum insured, up to a maximum of £25,000 per any one item
Emergency access	Up to contents sum insured
Employer's legal liability	£10 million
Fatal accident	£25,000
Forced evacuation	Up to 30 days
Food in a freezer	Up to contents sum insured
Hired marquees	£20,000
Hand or wind propelled watercraft (up to 12 feet in length)	£5,000 per craft
Hole in one	£500
Identity fraud	£50,000 (with inner limits)
Loss of rent	Up to three years
Metered oil, water or gas	£10,000
Money and credit cards	£5,000 for money £5,000 for credit cards
Newly acquired contents and valuables	20% increase on contents and valuables sum insured
Occupier's and personal legal liability	£5 million (up to £2 million for legal liability involving quad bikes)
Quad bikes	£5,000
Reinstatement of deeds and documents	£5,000
Relative's contents	£5,000
Religious festival and wedding gifts	20% increase on contents and valuables sum insured
Students' contents	£15,000
Tenants' improvements	20% of contents sum insured
Tenants' liability	20% of contents sum insured
Theft from outbuildings	£15,000
Theft from an unattended vehicle	£15,000
Trace and access	£15,000 in total for any one contents and buildings claim
Trailers (up to 12 feet in length)	£5,000 per trailer
Unspecified valuables single article limit	£5,000
Visitors' personal effects	£5,000
Wine and spirits	Up to £25,000 per collection or up to £500 per bottle

## INCLUDED IN ALL POLICIES

- Full accidental loss or damage worldwide
- 24 Hour Home Emergency Assistance helpline and call out up to £500
- Excess waiver for claims over £10,000\*
- Average and warranty free
- Legal expenses cover up to £100,000.

## PERSONAL CLAIMS SERVICE

- Personal claims specialist for claims between £3,000 and £250,000
- Dedicated UK-based claims team.

\*Buildings policies only.

## TALK TO OUR TEAM

We're here to help you make the most of any mid net worth opportunities you may have.

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Contact our Personal Intermediated Broker Trading Team via email:  
**[personallines@uk.rsagroup.com](mailto:personallines@uk.rsagroup.com)**

**Visit [rsabroker.com](https://rsabroker.com) to find out more.**



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