

## PRIVATE CLIENT HOME INSURANCE ACCEPTANCE CRITERIA

### TARGET MARKET

Aimed at	Affluent High Net Worth individuals
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### ACCEPTANCE CRITERIA

Minimum sum insured – buildings	£500,000
Minimum sum insured – contents	£150,000 (excluding jewellery, watches and guns)
Maximum sums insured	No upper limit
Buildings only risk	Acceptable (subject to minimum sum insured and premium)

### ACCEPTANCE CRITERIA – THE HOME

Number	Can be multiple of residences
Occupancy	Main residence, plus second homes (both UK and overseas) including let
Construction	All types considered apart from thatched properties
Type	All types considered
Security	Minimum requirement of physical protections

### ACCEPTANCE CRITERIA – SECOND HOMES

UK second/holiday home	<ul style="list-style-type: none"> <li>In conjunction with main residence</li> <li>Use by family and friends and/or let</li> </ul>
Overseas second/holiday home	<ul style="list-style-type: none"> <li>Certain European countries</li> <li>In conjunction with main residence</li> <li>Use by family and friends only</li> </ul>
Minimum sum insured	No minimum sum insured

### GENERAL INFORMATION

Premium	Minimum £1,500 plus IPT (buildings and contents) Minimum £1,000 plus IPT (buildings only or contents only)
Excess	Minimum £250 – higher options available
Policy period	Annual
Payment method	Interest-free, monthly or annual direct debit available

### COVERS

Buildings or tenant improvements	<ul style="list-style-type: none"> <li>'All risks' accidental loss or damage</li> </ul>
Contents	<ul style="list-style-type: none"> <li>Worldwide accidental loss or damage</li> </ul>
Valuables	<ul style="list-style-type: none"> <li>Includes fine art, antiques, jewellery, watches and guns</li> </ul>
Lifestyle & Leisure	<ul style="list-style-type: none"> <li>Includes aggravated assault &amp; burglary, air &amp; road rage, golfer's extension</li> </ul>
Liability	<ul style="list-style-type: none"> <li>Property owners, public and personal, plus cover to domestic employees</li> </ul>
Legal protection	<ul style="list-style-type: none"> <li>£100,000 per claim, including identity theft, various confidential helplines</li> </ul>
Home emergency service	<ul style="list-style-type: none"> <li>£1,000 per claim, including vermin and removal of wasp nests</li> </ul>

### OPTIONAL EXTRAS – ANNUAL TRAVEL

Cover	Two adults under 70 years of age and three dependent children under 21 years of age – additional adults and children can be included at extra cost
Premium	From £152.40 including 20% IPT (standard), £207.60 including 20% IPT (winter sports)

### OPTIONAL EXTRAS – FAMILY MOTOR FLEET COLLECTION

Products	Three products offering a balance of cover vs price – Simplicity, Evolution and Symphony
Cover	Two or more vehicles, named driver basis, based on risk profile
Premium	Quotation available upon request

A quotation form is available for completion although your own presentations are acceptable, subject to the level of information provided. Please EMAIL quotation requests to [quotes@oak-underwriting.com](mailto:quotes@oak-underwriting.com). Alternatively, please use the quote facility on our website.

Should you have any queries about this or any other aspect of the Home Insurance product, please contact one of our underwriters on **0333 456 7002** or email [quotes@oak-underwriting.com](mailto:quotes@oak-underwriting.com).



Please note that this is only a synopsis of the cover available – for full details of the cover, terms, conditions and exclusions, please refer to the policy wording.

### BUILDINGS, CONTENTS AND VALUABLES

Policy excess waiver	Claims over £25,000
Reward following criminal act resulting in a claim	Up to £5,000

### BUILDINGS AND CONTENTS

Tracing leaks – water, gas, oil and LPG	Unlimited for both internal and external
Replacement locks	Unlimited
Alternative accommodation and loss of rent	Up to five years
Garden re-landscaping	Up to 10% relevant sum insured, £2,500 per plant, tree or shrub
Special alterations to the home	Up to £25,000 following physical injury, includes domestic employees
Access following medical emergency	£2,500

### BUILDINGS/TENANTS IMPROVEMENTS

Domestic energy and water expenses, including lost income	Up to £10,000
Environmental upgrade	Up to £5,000 (depending on claim amount)
Environmental building materials	Up to £5,000 partial loss, £50,000 total loss
Trespass protection	Up to £50,000
New fixtures and fittings	Up to 10% of sum insured, up to 60 days
Temporary removal of fixtures	Up to 10% of sum insured, up to 60 days
Unfixed building materials	Up to 10% of sum insured, up to £50,000

### CONTENTS

Cover	Worldwide
Students possessions	Unlimited
Relative's effects in nursing/residential home	Unlimited
Guest contents	Unlimited
Outdoor and garden items	Unlimited
Sit-on or sit-in domestic garden maintenance equipment	Unlimited
Loss of metered water or oil	Unlimited
New acquisitions and gifts	Up to 25% of sum insured, up to 60 days
Personal documents and title deeds	£50,000
Forged cheques/bank notes	£30,000
Marquees	£50,000
Business contents	£20,000
Quad bikes and sit-in toy or miniature vehicles	£10,000 per machine
Money	£7,500 (increasing to £10,000 when in a locked safe at the risk address)
Personal digital music and video files	£10,000
Hand or wind propelled watercraft	£10,000 per craft
Trailers and non-motorised horseboxes	£10,000 per trailer/horsebox

### VALUABLES (fine art, antiques, jewellery, watches and guns)

Cover	Worldwide
Death of an artist	Up to 200% of listed item, £100,000 in any one period of insurance
New acquisitions and gifts	Up to 25% of the relevant sum insured, up to 60 days
Temporary removal from bank/safe deposit	Up to £50,000 for up to 30 days in any one period of insurance
Defective title	Up to £25,000 of listed item
Single article limit – fine art and antiques	£35,000
Single article limit – jewellery, watches and guns	£15,000
Depreciation following repair	Automatically included for fine art and antiques

### LIFESTYLE & LEISURE

Limit	Up to £100,000 per claim
Cover	<ul style="list-style-type: none"> <li>Stalking threat, aggravated assault and aggravated burglary</li> <li>Car jacking, road/air rage, hijacking, kidnap and child abduction</li> <li>Fatal injury</li> <li>Boarding kennel/cattery fees and advertising and reward expenses</li> <li>Unfulfilled sponsorship and sports club membership fees</li> <li>Golfer's extension</li> </ul>

### LIABILITIES

Property owners, public and personal liability	£10,000,000
Liability to domestic employees	£10,000,000

### LEGAL PROTECTION

Limit	Up to £100,000 per claim
Cover	<ul style="list-style-type: none"> <li>Employment and contract disputes plus tax protection</li> <li>Bodily injury, property protection, jury service and legal defence</li> <li>Planning application refusals and service occupancy</li> <li>Identity theft up to £100,000</li> </ul>

### HOME EMERGENCY SERVICE

Limit	Up to £1,000 per claim
Cover	<ul style="list-style-type: none"> <li>Roof damage, heating system, plumbing and drainage</li> <li>Home security, lost keys and loss of domestic power supply</li> <li>Vermin infestation and removal of wasp nests</li> </ul>