



HIGH VALUE

BUILDINGS AND CONTENTS INSURANCE

“for those who demand quality”



Ultra Portfolio

ULTRA PORTFOLIO

HAS BEEN SPECIALLY

DESIGNED TO MEET THE NEEDS OF THE DISCERNING HOME OWNER OFFERING HIGH QUALITY BUILDINGS AND CONTENTS COVER AT COMPETITIVE PREMIUMS. YOU AND YOUR FAMILY WANT THE REASSURANCE OF KNOWING THAT YOUR MOST VALUED POSSESSIONS HAVE EXCELLENT PROTECTION. *ULTRA* PORTFOLIO PROVIDES YOU WITH BROAD AND HIGH QUALITY COVER AND INCLUDES EXCELLENT BENEFITS AND FEATURES WHICH EXTEND BEYOND WHAT STANDARD POLICIES CAN OFFER.

Not only that but the policy has been designed in such way that certain features, such as the deductible and sums insured, can be tailored to meet individual requirements – and still at competitive premiums!

Our personal and completely confidential service gives access and a direct line to your own dedicated Underwriting Manager. This ensures a level of customer service and confidentiality you expect. Additionally, any claims are handled by a dedicated Claims Manager personally, promptly and with the minimum of inconvenience.

It all adds up to an outstanding package to give real peace of mind and excellent value.

If the buildings sum insured is in excess of £100,000 or the replacement cost of your combined contents, fine art and personal possessions are in excess of £50,000 please contact your Insurance Advisor for a confidential discussion.



BUILDINGS

IF IT'S ON YOUR DEEDS THEN WE CAN COVER IT! WITH *ULTRA* PORTFOLIO YOUR BUILDINGS COVER CAN EVEN PROVIDE FOR SWIMMING POOLS, TREES, PLANTS, HEDGES, GATES, STATUES AND GARDEN ORNAMENTS. OUR POLICY ALSO INCLUDES THE 'TRACE AND ACCESS' OF LEAKING PIPES WITHIN THE HOME. IT IS OFTEN INCORRECTLY ASSUMED THAT SUCH RESPONSIBILITY LIES WITH THE WATER AUTHORITIES – IT DOESN'T. THEIR REMIT ENDS AT YOUR PROPERTY BOUNDARY.



Cover includes:

- ▶ Cover for the buildings of the home against physical loss or damage (including accidental damage);
- ▶ Outbuildings, greenhouses, conservatories, swimming pools, patios, hard tennis courts, driveways, footpaths, terraces, walls, gates, hedges and fences, lawns, ornamental man-made ponds and fountains;
- ▶ Alternative Accommodation and loss of rent for a period of up to 2 years;
- ▶ Architects and Surveyors fees up to 25% of the buildings sum insured;
- ▶ Outdoor items – this can include statues and ornaments. Lawns, trees, shrubs, plants and hedges are automatically covered for up to 10% of the buildings sum insured;
- ▶ Property owner's liability and defective premises liability cover for up to £5,000,000;
- ▶ Cover for tracing and accessing leaking pipes within the home (limited to £15,000 for external pipes);
- ▶ Criminal assault in the home up to £15,000 to upgrade security;
- ▶ Disability through injury up to £50,000 for essential home alterations;
- ▶ The sum insured for the buildings will automatically be adjusted on an annual basis to keep pace with inflation.

Cover does not include (these are some of the main exclusions):

- ▶ Your chosen deductible (£100, £250, £500 or £1,000) unless the claim exceeds £10,000 when no deductible applies except for subsidence claims where the deductible is always £1,000;
- ▶ Theft or attempted theft unless forcible and violent means are used to enter or leave the building when the home is commercially let to anyone other than relatives or personal friends;
- ▶ Outdoor items including lawns, trees, shrubs, plants and hedges are not covered against frost, storm or flood. The maximum sum insured for any one tree, shrub or plant is limited to £2,500.



In the floods of 2000/2001 we helped customers in affected areas by offering expert help and advice in advance of the predicted flooding. Where necessary we helped to accommodate

families in hotels and to save and store their fine art. Our prompt action and excellent level of personal service enabled customers to minimise their losses and inconvenience.

Please note: Our exclusive policy is only available to customers with a buildings sum insured in excess of £100,000

CONTENTS

IN ADDITION TO COVER FOR YOUR HOUSEHOLD GOODS, PERSONAL PROPERTY, FURNITURE AND FURNISHINGS, WE PROVIDE COVER FOR PHYSICAL LOSS OR DAMAGE INCLUDING ACCIDENTAL DAMAGE COVER FOR ANY ITEM ANYWHERE IN THE WORLD. OUR POLICIES INCLUDE AS STANDARD, FEATURES THAT OTHER INSURERS WOULD SEE AS EXTRAS. FOR EXAMPLE, WE RECOGNISE THAT PEOPLE DO AN INCREASING AMOUNT OF WORK FROM HOME, SO WE **AUTOMATICALLY INCLUDE £20,000** OF OFFICE BUSINESS PROPERTY COVER AND **£5,000** OF COMPUTER RECORDS COVER UNDER YOUR CONTENTS. **WE ALSO INCLUDE GUESTS' PERSONAL EFFECTS UP TO £10,000.**

Cover includes:

- ▶ Cover is included within the Contents for items of gold, silver, gold and silver plate, personal possessions, jewellery and pearls up to £10,000. Cover for higher amounts is available under the Fine Art Part of *Ultra* Portfolio;
- ▶ All your household goods, personal property, furniture and furnishings, are covered against physical loss or damage (including accidental damage). Cover includes fire, storm, flood, theft, impact, escape of water and malicious damage;
- ▶ Contents are covered at any other premises anywhere in the world;
- ▶ Unlimited replacement of locks;
- ▶ Unlimited freezer contents;
- ▶ Liability as occupier and legal liability up to £5,000,000;
- ▶ Legal liability to domestic employees up to £10,000,000;
- ▶ Office Business Property within the home up to £20,000;
- ▶ Students' possessions at university and college up to £10,000;
- ▶ Guests' personal effects are covered within the home up to £10,000;
- ▶ Automatic 25% sum insured increase for Religious festivals, Wedding and Christening presents;
- ▶ Automatic cover for new purchases acquired anywhere in the world for up to 20% of your sum insured and giving you 60 days to notify us;
- ▶ The sum insured for contents will be adjusted annually to keep pace with inflation;
- ▶ Accidental damage by pets including fouling and scratching up to £5,000;
- ▶ Reward for information leading to an arrest following an illegal act which resulted in a loss under the policy £5,000;
- ▶ Loss of metered water and oil up to 20% of the Contents sum insured.

Cover does not include (these are some of the main exclusions):

- ▶ Your chosen deductible (£100, £250, £500, or £1,000) unless the claim exceeds £10,000 (when no deductible applies);
- ▶ Accidental damage or theft when the premises are commercially let to anyone other than relatives or personal friends;
- ▶ Cover for motorcycles, children's motor cars, quad bikes and children's quad bikes unless specifically requested;
- ▶ Loss or damage from any unattended vehicle unless all items are hidden from view all windows are closed and all doors and the boot are locked.



If one or more of your children normally residing at home spends time living away at university, college, drama school etc. (even if abroad), their personal possessions are automatically covered for up to £10,000.

Please note: Our exclusive policy is only available to customers with combined contents, fine art and personal possessions in excess of £50,000.

FINE ART

WE APPLY A **BROAD DEFINITION** OF FINE ART TO INCLUDE ANYTHING OF A COLLECTABLE NATURE. OUR EXTENSIVE COVER NOT ONLY RECOGNISES LOSS OF VALUE DUE TO DAMAGE, BUT ALSO INCORPORATES AN ‘UPLIFT’ FEATURE WHEREBY IN CERTAIN CIRCUMSTANCES WE WILL PAY THE INCREASED VALUE OF ANY LOST OR STOLEN SPECIFIED ITEM. YOU CAN BE CONFIDENT OF BENEFITING FROM THE RIGHT COVER FOR YOUR MOST TREASURED POSSESSIONS AND YOU NEED ONLY LIST THOSE INDIVIDUAL ITEMS WITH A VALUE IN EXCESS OF £25,000.



Cover includes:

- ▶ Fine art, antiques, objets d'art, items of gold, silver, gold and silver plate, other precious metals, medals and other collections;
- ▶ Physical loss or damage (including accidental damage), restoration and any resulting depreciation in value following an insured peril whilst in your home or anywhere in the world;
- ▶ In the event of a claim, our unique inflation protection clause allows for an increase in value of up to 100% of the original declared value in order to take into account any rise in value that may have resulted since the last valuation (e.g. due to the death of the artist). This is particularly relevant in respect of loss or damage to a single item, pair or set – however, the most that we will pay is the total sum insured as declared on the proposal form and schedule;
- ▶ Automatic cover for new purchases acquired anywhere in the world for up to 25% of your sum insured and giving you 60 days to notify us;
- ▶ You need only list those items, pairs or sets with a value in excess of £25,000;
- ▶ In the event of you acquiring an item of Fine Art and it is subsequently discovered that you do not have good title to it an amount up to £25,000.

Cover does not include (this is one of the main exclusions):

- ▶ Loss or damage from any unattended vehicle unless all items are hidden from view all windows are closed and all doors and the boot are locked.



With *Ultra* Portfolio, your fine art remains fully covered anywhere in the world, including whilst items are in transit.

PERSONAL POSSESSIONS

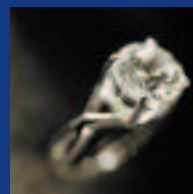
WITH *ULTRA* PORTFOLIO YOU BENEFIT FROM WORLDWIDE COVER. THIS MEANS THAT WE ARE PREPARED TO COVER YOUR PERSONAL POSSESSIONS AGAINST ACCIDENTAL DAMAGE, PHYSICAL LOSS OR DAMAGE LITERALLY ANYWHERE IN THE WORLD. WHAT'S MORE, WE PLACE ABSOLUTELY **NO TIME RESTRICTIONS** ON HOW LONG YOUR POSSESSIONS ARE WITH YOU AWAY FROM YOUR HOME.

Cover includes:

- ▶ Physical loss or damage (including accidental damage) cover for personal possessions including jewellery, furs, money, credit cards, cameras, clothing, baggage, pedal cycles – in short, anything and everything that you take with you;
- ▶ Money up to a sum insured of £5,000;
- ▶ Credit cards up to a sum insured of £30,000;
- ▶ Automatic cover for new purchases acquired anywhere in the world for up to 20% of your sum insured and giving you 60 days to notify us;
- ▶ You only need to list those items, pairs or sets with a value in excess of £10,000.

Cover does not include (these are some of the main exclusions):

- ▶ Damage to sports equipment whilst in use;
- ▶ Loss or damage from any unattended vehicle unless all items are hidden from view all windows are closed and all doors and the boot are locked;
- ▶ Loss or damage to pedal cycles unless locked and secured to a permanent structure or motor vehicle;
- ▶ Loss or damage to contact or corneal lenses (although this cover may be available on request).



If you're tempted to buy something, even whilst abroad, you can do so in the confidence that your new purchases will be fully covered for a sum up to 20% of your sum insured and with a generous 60 days for you to notify us.

TRAVEL INSURANCE

ONE OF THE GREAT BENEFITS OF *ULTRA* PORTFOLIO TRAVEL INSURANCE IS THAT IT COVERS YOU AND YOUR FAMILY ALL YEAR ROUND AND FOR AS MANY TRIPS AS YOU LIKE UP TO **61** DAYS DURATION ANYWHERE IN THE WORLD. WE DON'T EVEN ASK YOU TO DECLARE EACH JOURNEY OR TO FILL IN ANY FORMS EACH TIME YOU GO ON HOLIDAY. WE ALSO ENSURE THAT YOU TRAVEL WITH THE **£10,000,000** MEDICAL EXPENSES PER PERSON. SO IF THE MOOD TAKES YOU, ALL YOU HAVE TO DO IS GET TO THE AIRPORT ON TIME!



Cover includes:

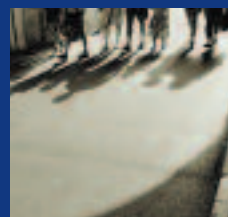
- ▶ Any trips made during the year by you, your family and anyone else permanently residing with you as a member of the household, subject to each journey not exceeding 61 days. Longer trips can be covered on request;
- ▶ Delayed luggage, loss of passport, medical expenses, cancellation, personal accident, personal liability, departure delay, legal advice and expenses as follows:

Per person	Medical Expenses	up to £10,000,000
	Personal Liability	up to £2,000,000
	Legal Expenses	up to £25,000
	Cancellation and Curtailment	up to £5,000
	Personal Accident	up to £15,000 (subject to age)

- ▶ Winter sports (certain winter sport activities are not covered - please see the policy wording for full details) can be included for a small additional premium and subject to the maximum number of winter sports days not exceeding 31 days during the period of insurance.

Cover does not include (these are some of the main exclusions):

- ▶ The first £50 of each and every incident giving rise to a claim per person for medical expenses, cancellation and curtailment and personal liability;
- ▶ Loss or damage to personal luggage and money should be covered under your Personal Possessions;
- ▶ Any person over the age of 66;
- ▶ Pre existing medical conditions unless they have been declared to us and cover agreed in writing by us.
- ▶ Certain activities, practices and winter sports are excluded. Please refer to the policy wording for full details. A copy of the wording is available on request.



As *Ultra* Portfolio cover includes everyone who permanently resides in the home, you can take a resident grandparent, nanny, carer etc.

on any trip and with exactly the same generous cover as given to members of your immediate family.

FAMILY LEGAL PROTECTION, EMERGENCY PROPERTY ASSISTANCE AND IDENTITY FRAUD

WHETHER YOU'VE GOT A PRIVATE LEGAL PROBLEM, A MEDICAL OR HEALTHCARE ISSUE, OR A UK TAX PROBLEM, YOU CAN BENEFIT FROM IMMEDIATE EXPERT ADVICE THROUGH THE *ULTRA* PORTFOLIO HELPLINE. THIS SERVICE IS **EXCLUSIVE TO POLICYHOLDERS** AND IS AVAILABLE 24 HOURS A DAY, 365 DAYS A YEAR. A SEPARATE 24-HOUR HELPLINE PROVIDES EMERGENCY PROPERTY ASSISTANCE, GIVING YOU IMMEDIATE ACCESS TO AN EMERGENCY REPAIR SERVICE FOR ESSENTIAL SERVICES AND APPLIANCES AND WILL EVEN COVER YOU FOR OVERNIGHT ACCOMMODATION IF NECESSARY. *ULTRA* PORTFOLIO ALSO INCLUDES VALUABLE FINANCIAL ASSISTANCE TO HELP RESOLVE THE CONSEQUENCES OF YOU BECOMING A VICTIM OF IDENTITY FRAUD.

Cover includes:

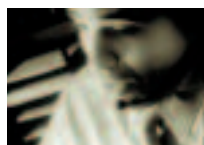
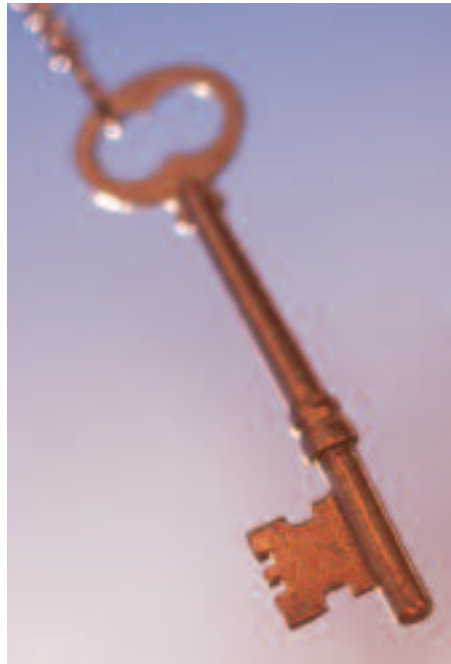
- ▶ Exclusive access to the *Ultra* Portfolio Helpline;
- ▶ Family Legal Protection provides a lawyer to represent you in legal disputes after using the Helpline to notify your claim. A very high limit of £100,000 is allowed for legal fees per case, with no limit to the number of claims you can make;
- ▶ Exclusive access to the *Ultra* Portfolio Emergency Property Assistance Helpline. This service gives you access to an emergency repair service for essential services and appliances by approved tradesmen. Insurers will pay for the call-out charge, up to 2 hours labour, parts and materials up to a total of £500, plus overnight accommodation up to £250;
- ▶ Up to £50,000 to cover fees and expenses incurred if your identity is stolen.

Cover does not include (these are some of the main exclusions):

- ▶ Legal fees incurred without our prior agreement;
- ▶ Fines;
- ▶ Consumer disputes over motor vehicles;
- ▶ Any system or equipment which has not been properly installed, maintained or repaired;
- ▶ Replacement or adjustment to any decorative or cosmetic part of any equipment;
- ▶ Lighting of boilers or the correct operation or routine of time or temperature controls.

Family Legal Protection and Identity Fraud is underwritten by Great Lakes Reinsurance (UK) PLC, Registered in England and Wales No. 2189462, Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, authorised and regulated by the Financial Services Authority.

Emergency Property Assistance is underwritten by Europ Assistance Insurance Limited, Registered in England and Wales No. 01708613, Registered Office: Sussex House, Perry Mount Road, Haywards Heath, West Sussex, RH16 1DN, authorised and regulated by the Financial Services Authority.



Why do boilers and other appliances always pack up just as normal office hours end? With our Emergency Property Assistance Helpline you can always get help with emergency repairs when you need them most!

High Single Article Limits for Fine Art and Personal Possessions

Any single article, pair or set exceeding the sums stated below will need to be individually listed (specified) and, in some instances a valuation may be required:

- ▶ Fine Art, items of gold or silver - £25,000
- ▶ Personal Possessions, including jewellery and furs - £10,000.

Choice of deductibles

There is a choice of £100, £250, £500 or £1,000 deductible (or excess) which will apply to each and every loss. However, they will not be applied to Fine Art claims or to claims settled for more than £10,000, except for subsidence claims where the deductible is always £1,000.

Instalment payments

Interest Free payments over 10 months with no deposit premium required. Credit facilities are provided by Close Premium Finance.

Second Homes

Cover for second homes can be provided when insured in conjunction with the main property – £50,000 of contents cover is included automatically immediately we are given details of the additional home.

This Brochure only provides a brief outline of the many features and benefits of *Ultra* Portfolio and some of the exclusions and conditions. Please refer to the Policy Wording for full details.

A copy of the Policy Wording is available on request.

For further information please do not hesitate to contact us.

About your Insurances

Ultra Portfolio is underwritten by AXA Insurance UK plc, A member of the AXA Group of Companies
Registered in England No 78950, Registered Office: 5 Old Broad Street, London EC2N 1AD.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

Ultra Portfolio is administered by Home and Legacy Insurance Services Limited

Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, Registered in England No. 3007252,

Home and Legacy Insurance Services Limited are authorised and regulated by the Financial Services Authority, Register number 307523.

The company is a wholly owned subsidiary of Allianz Holdings plc

This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Please note that telephone calls may be recorded and/or monitored.

Outstanding high value cover

- ▶ Basis of cover is physical loss or damage, including accidental damage, for your Buildings, Contents, Fine Art and Personal Possessions.
- ▶ Worldwide cover is included for Contents, Fine Art and Personal Possessions.
- ▶ Fine Art cover includes the cost of restoration of damaged pieces and any resulting depreciation in damage.
- ▶ Family Legal Protection and Emergency Property Assistance (including a 24-hour Home & Legacy Helpline) is automatically included.
- ▶ Worldwide multi-trip Travel Insurance is included for you and all permanent members of your household. This can also be extended to include winter sports for a small additional premium.
- ▶ Cover can be tailored to meet individual requirements such as deductible and sums insured.
- ▶ Underwritten by AXA Insurance UK plc and administered by Home and Legacy Insurance Services Ltd.



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