

Classic

Insurance for High Net Worth



R K Harrison Insurance Brokers has over 25 years' experience in the High Net Worth market, now with over 6,000 clients. Through Schemes Solutions, we are proud to offer you Classic, a bespoke household policy for your more discerning clients.

Some of the features include:

- > No onerous security warranties
- > Worldwide all risks cover for contents & valuables
- > ID Theft
- > Annual multi travel cover is included at no additional cost when contents cover is selected


CLASSIC
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Classic Key Features

Contents & Valuables

- > Unspecified jewellery, watches & furs covered up to £10,000 per item
- > New for old cover on all contents including clothing & linen
- > Freezer contents - Up to the contents sum insured
- > Pedal cycles - Up to the content sum insured
- > Replacement of locks following loss of keys - Up to the sum insured
- > Credit cards - Up to £20,000
- > Personal money - Up to £5,000 in the home & £2,500 outside the home
- > Visitors' Personal effects - Up to £5,000
- > Loss of domestic heating oil & metered water - For a maximum sum insured of £10,000
- > Religious festivals weddings & civil partnerships - 20% increase in contents cover for the period 30 days before and 30 days after the event
- > Contents for children at college or university – Automatically covered
- > Acquisition clause - Up to 20% of the sum insured (details to be provided within 60 days of acquisition)
- > Defective title - Up to £25,000 for any one claim
- > Employers liability - £10,000,000
- > Public liability - £5,000,000
- > Outdoor items - Automatically covered

Jury Service (Automatically Included within Contents Section)

- > Up to £50 per day up to a maximum of £10,000

Fine Art, Antiques & Collectables

- > Unspecified items covered up to £15,000
- > All risks cover whilst in the building or temporarily removed
- > Acquisition clause - 20% of the sum insured (full details to be provided within 60 days of purchase)
- > Defective title - Up to a maximum of £25,000

Buildings

- > The home & all domestic outbuildings
- > Selling your home - Cover is extended to provide full protection on the buildings for the person buying your home up to the date of completion of the purchase as long as the home is not covered by any other insurance
- > Garden Plants - Up to £5,000 including theft and attempted theft
- > Alternative accommodation - Up to 25% of the building sum insured
- > Trace & access cover - Up to £25,000

Identity Theft

- > Provides cover including legal fees and expenses of up to £50,000. The service provides a resolution service for a customer that has experienced or believes they may have experienced identity theft. The identity theft helpline is confidential and also provides preventative advice.

Home Assistance

- > Including emergency repairs & essential services
- > This cover provides up to £1,000 including VAT for call out, labour, parts and materials

Travel (Included Free of Charge with Contents) 90 days Any One Trip

- > Includes Winter sports (max 30 days in a policy year)
- > Piste Closure
- > Ski Pack
- > Hired/Hire of Ski Equipment
- > Age limit - 80 years
- > Business Travel
- > Medical expenses - £5,000,000 per person
- > Cancellation - Up to £5,000 per person
- > Benefit in the event of delayed departure
- > Delayed luggage - Up to £500 for emergency clothing & personal items
- > Hijack - Benefit up to £100 per person per day
- > Personal accident cover

Family Legal Protection & Helplines (Automatically Included)

- > Legal costs & expenses - Max £100,000
- > Personal injury
- > As a consumer
- > Property
- > Employment
- > Motoring prosecution
- > Tax

Broker Free Phone: 0800 952 0224



This key features document provides a highlight of some of the benefits of the policy and does not detail its full policy terms and conditions. Accordingly any decision to recommend or purchase the cover should not be solely based upon the details provided herein. The Classic policy is underwritten by AXA Insurance UK plc, registered address: 5 Old Broad Street, London, EC2N 1AD.

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Classic is a product developed by R K Harrison Insurance Brokers Limited

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