

PREMIER

All Risks High Net Worth
Home Insurance Policy

2025

Premier provides affluent homeowners with a contents sum insured of £150,000 and above, with protection on a worldwide "all risks" basis.

With generous policy limits for buildings, contents, valuables and fine art; accidental damage and loss are included as standard.

Special additional covers for Legal Expenses, Identity Theft, Home Emergency, Cyber cover is included automatically.

Target Market

This product is designed to provide cover for "clean" risks as well as providing cover for clients (with contents exceeding £150,000) who require flexibility in the underwriting, we try to find practical insurance solutions for each customer's specific needs.

Cover Summary

Worldwide All Risks cover

Accidental Damage and Accidental Loss included as standard

Accidents to Domestic Employees	£10,000,000
Legal Liability to the Public	£10,000,000
Minimum Building Sum Insured	£750,000
Minimum Contents Sum Insured	£150,000

The following examples are covered automatically under "Section 2 – Contents" up to the limit shown (unless a higher limit is requested)

Valuables (including guns)	£25,000 per item or in total
Fine Art	£50,000 per item or in total
Precious Metals	£10,000
Quad Bikes, Tractors and Ride On Mower	£10,000
Watercraft	£10,000
Outdoor Items	Up to the contents sum insured
Theft from Unattended Vehicles	Up to the contents sum insured
Saddlery & Tack Away from the Home	Up to the contents sum insured
Home Business Contents	£50,000
Home Business Stock	£5,000

The following covers are included automatically

Legal Expenses & Identity Theft	£100,000
Home Emergency	£1,000
Cyber	£100,000

For Special Extensions please see overleaf.

Application

Online at www.plum-underwriting.com/apply-for-an-agency

Insurer(s)

The insurers providing cover for our United Kingdom product is detailed within the 'Insurers' section on the policy schedule.

The insurers provide cover under a facility managed by Plum Underwriting Ltd.

Full details of who the insurers are can be found on the Plum Underwriting Ltd website at www.plum-underwriting.com/about-us/uk-insurers

Payment options

Broker statement.

Direct debit payment facility available.

Risk transfer

Risk transfer cascades to brokers with a direct agency with Plum Underwriting Ltd only.

Territories

For properties situated in England, Wales, Scotland, Northern Ireland, The Isle of Man and The Channel Islands.

Distribution

This product is distributed via FCA authorised brokers.

Product governance

Regular reviews are conducted to ensure that this product remains consistent with the needs of the target market and our distribution strategy.

Special Extensions

Buildings

Extended Replacement
Alternative Accommodation
Alterations to the Home
Loss of Rent
Denial of Access
Garden Cover
Trace & Access
Sale of Your Premises
Replacement Locks
Fixtures & Fittings Temporarily Removed
New Fixtures & Fittings
Illegal Depositing of Waste
Fatal Injury
Reward
Squatters (Alternative Accommodation)
Emergency Entries
Damage to gardens by Emergency Services
Ground Rent
Domestic Water, Oil and Gas
Unauthorised Use of Electricity, Gas or Water
Pollution and Contamination
Tree Damage Prevention Measures
Environmental Upgrades
Home Upgrades
Security Upgrade Following Aggravated Burglary
Listed Property Planning Protection
Carpets, Curtains and White Goods
Damage by Your Pets
Emergency Travel Expenses
Security Expenses
Removal of Nests

Limit

Unlimited subject to a professional valuation in last 5 years
Unlimited
Up to £50,000
Unlimited
Up to 12 months
Unlimited - up to £2,500 per plant/tree/shrub
Unlimited
Included
Unlimited (nil excess)
Up to 10% of the buildings sum insured
Up to £25,000
Up to £50,000
Up to £100,000 each person or £10,000 for each person under 16
Up to £15,000
Unlimited
Unlimited
Unlimited
Unlimited
Unlimited
Up to £10,000,000
Up to £5,000
Up to £5,000
Up to £5,000
Up to £10,000
Up to £25,000
Up to £25,000
Up to £5,000
Up to £2,500
Unlimited
Unlimited

Contents

Alternative Accommodation
Alterations to the Home
Trace and Access
Rent Owed to You
Rent You Owe
New Acquisitions
Denial of Access
Garden Cover
Pedal Cycles inc Electrically Assisted Pedal Cycles
Money
Bank Cards
Fridge and Freezer Contents
Replacement Locks
Domestic Water, Oil and Gas
Unauthorised Use of Electricity, Gas or Water
Loss of Personal Electronic Data
Loss of Personal Documents
Temporary Sum Insured Increase
Ground Rent
Guests, Visitors and Domestic Employees' Personal Effects
Moving Home
Students and Boarders Possessions
Nursing/Residential Care Home Cover
Marquees
Memorial Stones
Hole in One
Hiring Golf Clubs Overseas
Reward
Damage by Your Pets
Stalking and Harassment
Aggravated Burglary and Aggravated Assault

Car Jacking
Road Rage, Air Rage, Hijack
Kidnap
Fatal Injury following Catastrophe Claim
Emergency Travel Expenses
New Possessions (Fine Art)
Defective Title (Fine Art)
Death of Artist (Fine Art)
Market Appreciation
New Possessions (Valuables)
Defective Title (Jewellery)
Contents Kept Elsewhere
Contents in Storage

Limit

Unlimited
Up to £50,000
Unlimited
Unlimited
Unlimited
Up to 25% of the contents sum insured
Up to 12 months
Unlimited - up to £2,500 per plant/tree/shrub
Unlimited
Up to £10,000
Up to £30,000
Unlimited (nil excess)
Unlimited (nil excess)
Unlimited
Unlimited
Unlimited
Unlimited
Up to 20% of the contents sum insured
Up to 3 years
Unlimited - £2,500 Single Article Limit for jewellery or watches
Included
Unlimited
Up to 10% of the contents sum insured. Up to £1,000 Single Article Limit
Up to £50,000 (maximum of 7 days)
Up to £5,000
£1,000
Up to £50 per day up to a maximum of £500
Up to £15,000
Up to £5,000
Up to £30,000 limited to £10,000 for security upgrades
£100,000 for death, up to £10,000 security upgrades/security consultancy/security guards, any other claim up to £30,000
£100,000 for death, up to £10,000 emergency accommodation, any other claim up to £30,000
£100,000 for death, up to £10,000 emergency accommodation, any other claim up to £30,000
£100,000 for death, up to £10,000 security upgrades, any other claim up to £30,000
Up to £100,000 each person or £10,000 for each person under 16
Up to £2,500
Up to 25% of the fine art sum insured
Up to 10% of the fine art sum insured subject to a maximum of £100,000
Up to 200% of the sum insured subject to a maximum of £100,000
Up to 150% of the specified item sum insured subject to a maximum of £150,000
Up to 25% of the valuables sum insured
Up to 10% of the jewellery sum insured subject to a maximum of £100,000
Up to £5,000
Up to £10,000

Contacts

Underwriting

T: 0345 481 0069

E: underwriting@plum-underwriting.com

Business Development

T: 0345 402 3006

E: bus.dev@plum-underwriting.com

General Enquiries

T: 0345 130 0802

E: info@plum-underwriting.com

To become a Plum Underwriting broker and access this product, please complete and return an Agency Application form available at www.plum-underwriting.com

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, 309166.
PRE/0125/PS v1.0

Far from standard

Plum
UNDERWRITING