

Executive Plus/Home Risk Appetite

Our market-leading household products are designed for Mid to High Net Worth customers who require a flexible and bespoke underwriting service. Cover is tailored to each individual client and we promise a personal service.

Minimum Premiums

Executive Plus

Contents Only - £1750 + IPT

Buildings & Contents - £1750 + IPT

Executive Home

Contents Only - £500 + IPT

Buildings & Contents - £625 + IPT

Underwriting Capacity

Up to £30m per location

Target Market

- Policyholders aged 50+
- Professional occupations, i.e. Financial Services, Legal, Health Care, Retired
- Contents driven risks (contents sum insured at least 10% of the buildings sum insured; jewellery & watches less than 50% of the contents sum insured)
- Claims free risks or risks with a loss ratio sub 30% in the last 5 years
- Continuous previous insurance

What we'll consider

- Flood risks or risks previously flooded
- Occupations such as; Company Directors (depending on business type), Professional Motor Traders, Antique Dealers, Property Owners
- Business use from the home
- Short term holiday lets within the grounds of the home
- Escape of Water claim in the last 5 years if preventative measures implemented (we can offer a complimentary LeakBot leak detection device)

Outside of Risk Appetite

- Buildings only risks unless contents are due to follow shortly after inception
- Occupations such as; Professional Footballers, High Profile Celebrities, Bookmakers
- Previous subsidence
- Theft from the home within the last 12 months
- Escape of Water in the last 12 months or multitude of Escape of Water claims
- Open claims
- Unoccupied properties
- Thatched and certain high risk non-standard construction such as Structurally Insulated Panels
- Those who have self-insured
- Discharged bankruptcy within the last 5 years and IVA within the last 3 years
- Policyholder's with previous CCJ's within the last 5 years
- Unspent convictions
- Overseas homes

This list is not exhaustive and we are flexible for the right risks, so please give our Underwriters a call if you'd like to discuss a potential proposal.

New Business

West Malling: 0330 134 8201

Manchester: 0330 134 8530

Birmingham: 0330 134 8490

London: 0333 130 4670

HNWwestmalling@coveainsurance.co.uk

Existing Business

0330 134 8161

HNWExisting@coveainsurance.co.uk

