



Hallsdale Commercial
Insurance Brokers

High-Net-Worth Household Insurance

Personalised solutions to ensure that your home and possessions have the cover they require



When your property and possessions go beyond a certain value, most online insurers are unable to help and trying to find insurance for your assets can be like trying to fit a square peg in a round hole. This can be time consuming and frustrating with little result.

High-Net-Worth Household Policies are designed to provide higher levels of cover, covering a wider range of risks, personalised to your needs.

Cover can be provided for period or listed buildings; outbuildings with nonstandard features, such as thatched roofs; or properties with significant outbuildings.

Mid and high-net-worth includes all the benefits of a standard Home Insurance Policy but are tailored particularly to meet the specialist or more complex issues that come with valuable home ownership. This includes cover for jewellery, fine furniture and fittings, paintings or wall and floor coverings which may be at extra risk of damage or theft.

High-Net-Worth Household policies include:

- Bespoke buildings and contents insurance – including worldwide cover for contents, whatever their value, and alternative accommodation on a par with your own property
- Wider scope of cover – your high value home insurance policy can include second homes, holiday homes, rental properties, cars and yachts.
- Warranty-free policies – if you forget to activate your alarm your insurer will not try and avoid the claim
- Higher single item limits – you only have to specify items of jewellery that exceed £10,000 in value and pieces of fine art or antiques in excess of £20k
- Simplified claims process – 24-hour claim services with valuable items insured on an agreed value basis
- Students Possessions – Cover for students' possessions away from homes.