

*& home  
legacy*

Insurance for exceptional  
homes & lifestyles





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Top-quality cover  
– tailored to suit

## ABOUT US

Home & Legacy understands people with exceptional homes & lifestyles. From the high value home owner, to the prestige car driver; the property investor & the collector with a passion for fine art. People are unique & so are their insurance needs.

Whatever their specialty, our customers shouldn't have to spend time thinking about insurance. We make sense of complex, high value risks to give people individually-tailored cover, coupled with first class service.

We don't believe in 'one size fits all' insurance, so we work with a panel of leading insurers to underwrite our policies. This helps us to tailor cover for even bespoke & unusual risks & allows us to be price competitive.

When it comes to claims, the majority are settled by us within a day of receiving all documentation. And, our customers deal with the same experienced handler until settlement simply because that makes sense.

We know high value insurance inside out, because that's the only type of insurance we provide. We've learnt a lot along the way, which has shaped how we do business & made us the experts we are today.



Feel at home –  
reassuringly  
thorough  
cover

## HOME INSURANCE

When you've worked hard to achieve a home you're proud of & a lifestyle you enjoy, you need home insurance that works hard for you.

You want to insure items of exceptional value. You want to be covered for as many eventualities as possible. You want to be able to take your valuable belongings anywhere in the world & know they are protected.

At Home & Legacy, we understand this.

We know you care about your property & possessions so you do all you can to safeguard them. If you'd rather not be restricted by endless security warranties, we will take your circumstances into account & build a policy around your lifestyle.

To make sure we provide our customers the right level of insurance for their homes, Home & Legacy offers 3 tiers of buildings & contents cover, all starting at an exceptionally high level. Our policies include a wealth of additional benefits like family legal protection, emergency property assistance & identity fraud cover.

We also offer worldwide travel insurance as an add-on to your home policy & a separate building works insurance.

Keeping things simple for you is important to us. We don't expect you to tell us which of our policies are right for you. Just tell us the situation & let our advisors do the rest.



Going places



## WORLDWIDE MULTI-TRIP TRAVEL INSURANCE

You want your travels to be as stress free as possible, whether it's a New York City adventure or a family skiing holiday in the Alps. For peace of mind when you're away from home, we offer worldwide travel insurance in conjunction with our home policies. Home & Legacy offers generous upper age limits & we will consider travellers with previous medical conditions. What's more, we can arrange comprehensive cover for winter sports.



# Improving spaces



## BUILDING WORKS INSURANCE

When making home improvements, the last thing you want to deal with is unexpected hassle or cost. Our distinctive building works policy offers you protection against loss or damage during refurbishments or extensions, leaving you free to concentrate on the project at hand.

For those with a  
driving passion



## MOTOR INSURANCE

Your car has a personality as unique as yours. So whether it's a high performance sports car or a beloved SUV – it deserves a befitting policy.

We understand that when you own a special vehicle, motoring is about much more than just getting from A to B, which is why Home & Legacy motor insurance offers much more than standard policies.

You can choose the repairer when work needs doing. We can give you a like for like replacement vehicle when yours is off the road. We'll protect your cherished number plate even if your car is written off or stolen. And we'll provide the same comprehensive level of cover while you're taking a trip in Europe.

If a number of vehicles reside at your address, even everyday models driven by family members or employees, we will cover them all under one multi vehicle policy for your convenience.

We have various tiers of insurance, with cover included or optionally available for breakdown assistance & recovery, so our expert motor advisors can design appropriate cover for a wealth of situations.

Let us help you  
safeguard your  
investment property



## LANDLORD INSURANCE

Letting property is by no means easy. As any experienced landlord knows, there can be costly pitfalls along the way, & many questions you need to ask yourself.

What happens to your income if your tenants can't or won't pay the rent, or if you could not house your tenants following a flood or fire? Could you cope with the cost of a legal dispute?

Home & Legacy offers help to manage a whole range of situations. Our suite of landlord policies includes two tiers of buildings & contents insurance as well as standalone rent & legal protection & landlord legal expenses cover.

We can even provide specific contents insurance to tenants, giving their landlord additional peace of mind.

For further information, visit our website at

**WWW.HOMEANDLEGACY.CO.UK**

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