

A First Class Service

High Net Worth Household Insurance



RG Ford Insurance Brokers Ltd

For a free no obligation quote call **01245 251251**
email: insurance@rgford.co.uk website: www.rgford.co.uk



The Company

Since our formation over 40 years ago, R G Ford has enjoyed a reputation for delivering the very highest service and professionalism to our private and business clients. By using insurers who we consider to provide the best products, claims service and value for money, we can give you an insurance service that you can trust.

In addition to our general experience of commercial and personal insurance we provide specialist knowledge in a variety of business sectors and have a range of policies to meet your particular needs.

Whilst price is always important, our reputation is based on our experience and expertise in finding the most suitable and competitive insurance protection.



What is a High Net Worth Policy?

High Net Worth policies are designed especially for clients who have high sums insured and for individuals that need more from their home insurance. High Net Worth policies are tailored to meet your needs.

R G Ford believe that it's important to have the best level of cover, whilst providing the highest level of customer service.

We have therefore carefully selected insurers who can provide you with the above and more, whilst we promise to deliver the best customer service you deserve. Insurers include Zurich, Aviva (formerly NU) and Axa amongst others.

How do you know if you are a High Net Worth client? This is easy, if your buildings sum insured is £250,000 or more and your general contents, including fine art and antiques, total over £75,000 you should be on a specialist policy.

Are your sums insured correct? Insurers have identified that most homes do not have the right level of cover. Establishing your sums insured can be difficult, however, R G Ford is able to offer assistance and make sure that you have the correct cover in place.

When you take out a policy through R G Ford you will have peace of mind knowing that we will find the best policy that your home and possessions deserves. Policies can be extended to include travel and motor too.

Your home insurance provides you with peace of mind in the event that you need to submit a claim for theft, storm damage, fire or water damage. These are just a few of the standard perils that you are covered for under a household policy.

However, a High Net Worth policy extends to cover you for far more. Please see below a list of the extra cover and the enhanced benefits of having a High Net Worth policy.

The Policy

Can include cover for your home, personal possessions, fine art, antiques, cars and travel insurance all under one policy, with one premium and one renewal date.

- Complimentary risk appraisals
- Possessions covered on an 'all risk' basis as standard
- To include your second home and homes outside the UK
- Interest free Direct Debits
- Exceptional claims service
- Unlimited replacement cover on the buildings
- No under insurance penalties
- Identity theft protection

Buildings

Whatever your home is, rest assured we can provide cover that is remarkable

- Accidental damage or loss is automatically covered
- Cost of tracing and accessing leaks up to the sum insured
- Property owners' liability from £5 to £10 million
- Cover for gardens and landscaping
- Trespass protection up to £5,000

Contents

Provides individual tailored policies with exceptional cover that a standard policy would not provide.

- Accidental damage or loss is automatically covered
- Money cover up to £5,000
- Student cover whilst a member of your family is living away from home at university in full time education up to £5,000
- Contents belonging to parents or grandparents in a residential care home up to £5,000
- New acquisition cover provided from up to 15% of your sum insured as long as your insurers are advised within 45 days
- Alternative accommodation up to the sum insured following an insured event
- Unlimited loss of domestic heating fuel and metered water
- Unlimited replacement locks if keys are lost or stolen
- Removal by professionals
- Employers liability

Jewellery, Fine Art, Antiques and Collectables

Peace of mind knowing that your special piece of Jewellery or work of art has the best cover available:

- Worldwide all risk cover
- Accidental damage cover is included automatically
- Increase in value of your fine art following the death of an artist
- Cover for newly acquired acquisitions

Legal Protection and Personal Lawyer Cover

This cover is provided as standard and includes many benefits

- Cover for an insured persons salary if required to do jury service
- Cover for insured persons employment dispute
- Your defence of a motoring prosecution
- Disputes relating to the sale or purchase of your main home

Annual Travel Cover (Optional)

- Cover is for you and is extended to include your partner, family members and domestic staff living at the home address up to the age of 75 years
- 90 days per journey
- Emergency medical expenses up to £10 million per person outside the UK
- 24 hour worldwide emergency medical service for immediate help with any emergency medical situation
- Winter sports cover available
- Personal accident – up to £50,000 for loss of limb/sight or permanent total disablement
- Missed departure – up to £1,000 for extra travel costs if you miss your international departure from/to the UK due to any of the reasons stated in your travel insurance policy section
- Legal expenses and advice – up to £100,000 for legal costs incurred following your personal injury or death while you are on your trip

Motor Insurance (Optional)

High Net Worth insurers provide a unique motor insurance policy that is tailored for the high-value high-performance vehicles.

- No blame discount – if a third party cannot be traced following a theft, fire or malicious damage incident
- Chauffeur service
- Car jacking and road rage cover
- 24 hour helpline to give you assistance on motoring matters
- Windscreen cover – manufacturers' glass is offered as standard

- Agreed value can be arranged subject to individual insurance criteria

Claims

In the event you are unfortunate enough to make a claim, our insurers have a claims service that is second to none.

- You can notify a claim 24 hours a day, 365 days a year and in most cases a claim form is not required
- Cash settlement if required
- Insurers have a network of nationally approved suppliers to replace stolen or damaged items
- Personal jeweller
- If you need extra support throughout your claim an Incident Manager can be provided offering you with assistance until everything is settled

Optional Additional Cover that is available with a High Net worth policy:

- Caravan section
- Watercraft cover
- Wealth check appraisals
- Second home
- Help with arranging home sitting
- Home security helpline – offering free advice on security, fire prevention, health and safety and environmental issues
- Identity protection
- Breakdown for motor

For further information on how to obtain a **free no obligation** quotation please call 01245 251 251 and select our Personal Lines department who will be more than happy to assist you.

Email: insurance@rgford.co.uk Website: www.rgford.co.uk



Please note we have experienced staff that can assist you with the following classes of insurance:

Commercial

- Fleet and Commercial Vehicles
- Shops and Offices
- Property
- Liability – Employers, Public and Product
- Engineering
- Business Interruption
- Marine Cargo
- Goods in Transit
- Efficacy Cover
- Engineering
- Professional Indemnity
- Directors and Officers

Personal

- Household
- High Net Worth Household Insurance
- Private Car
- Travel
- Breakdown
- Legal Expenses Cover

We can also arrange bespoke cover if required. Please call 01245 251251 and we will be happy to discuss your requirements.

R G Ford
Insurance Brokers Limited
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