

P A L L A D I U M

Product Information

Minimum Requirements

- ◆ Buildings only £250,000
- ◆ Contents only (exc. Jewellery, Watches and furs) £75,000
- ◆ Combined buildings and contents £300,000

* Providing a risk meets with one of the above criteria a quotation will be considered

Cover

- BUILDINGS ◆ Accidental damage
- CONTENTS ◆ Worldwide accidental damage on general contents, fine art, antiques and valuables

General

- ◆ Buildings of any age or construction will be considered
- ◆ Flexible underwriting
- ◆ Single article limit for fine art and antiques £25,000
- ◆ Single article limit for valuables £10,000
- ◆ Discounts
 - Combined buildings and contents
 - Valuables kept in a bank safety deposit
 - Voluntary excess

Security

Any risk that falls outside this criteria should be referred to our underwriters for consideration

- LOCKS
- ◆ Five lever mortice deadlocks on all exit doors
 - ◆ Key operated locks on all accessible windows, fanlights or skylights
 - ◆ Key operated locking devices fitted top and bottom on french and patio doors
- ALARMS
- ◆ If required, must be professionally installed with an annual maintenance contract
 - ◆ We do not insist on NACOSS approved installers



The Palladium home insurance policy includes:

- ◆ Accidental damage on buildings
- ◆ Extended replacement up to 125% of Building sum insured, subject to a rebuilding valuation being provided at inception
- ◆ £10,000 valuables included in the contents section as standard
- ◆ Fly tipping
- ◆ Locks and keys replacement
- ◆ Contents of let homes
- ◆ Essential home alterations necessitated by physical injury
- ◆ Worldwide accidental damage cover for your general contents, fine art, antiques and valuables
- ◆ The cost of tracing domestic water leaks – unlimited inside the home, £15,000 outside the home
- ◆ Garden restoration costs
- ◆ Alternative accommodation for up to 3 years
- ◆ High single article limits – fine art and antiques, £25,000; valuables, £10,000
- ◆ Extended replacement cover for contents, fine art, antiques and valuables subject to valuations being undertaken that are no more than 3 years old
- ◆ Students' personal effects at boarding school, college and university
- ◆ Cover for parents/grandparents contents whilst in residential care
- ◆ Identity fraud expenses
- ◆ Loss of metered water and leakage of oil
- ◆ Death of an artist
- ◆ Defective title
- ◆ Fatal injury
- ◆ Digital downloads
- ◆ Damage to hired marquees
- ◆ Reinstatement of documents and title deeds
- ◆ Public, personal and owner occupiers liability up to £10,000,000
- ◆ Liability to your domestic employees up to £10,000,000
- ◆ Golfers cover
- ◆ Home emergency solutions for domestic emergencies
- ◆ Family legal solutions up to £100,000
- ◆ A 24 hour helpline
- ◆ Payment of premium by direct debit over 10 monthly instalments

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