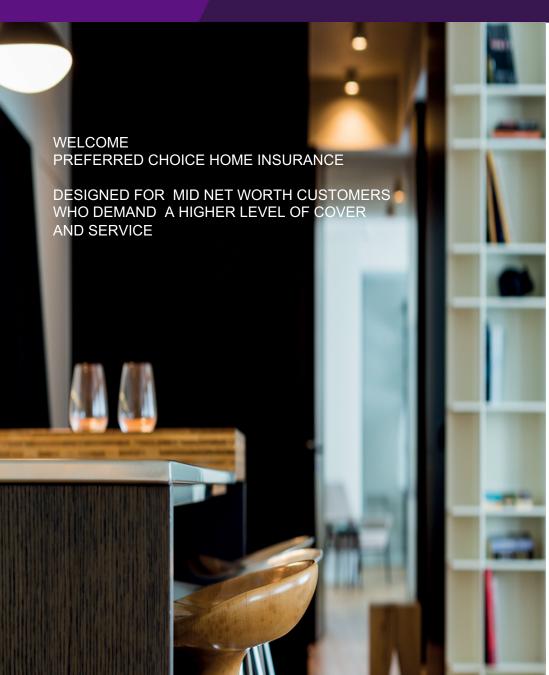
# **RSA** INSURANCE



# **Preferred Choice**

We understand your mid net worth customers have worked hard to be able to enjoy the best things in life.

So they deserve specialist cover that looks after their buildings, contents and valuables in the most comprehensive way.

Preferred Choice allows you to offer them protection that meets their individual needs, with an exceptional product, providing full accidental loss or damage worldwide cover.

Backed by service that is anything but ordinary.

## PREFERRED CHOICE HOME INSURANCE



# DELIVERING SERVICE WORTHY OF YOUR CUSTOMERS

Our UK-based specialist claims team is dedicated to delivering outstanding service.

From our emergency response vehicle and counter fraud unit to our unique supply chain network and the choice of how we settle claims, our claims service has been designed with you and your customers in mind.

### MAKING LIFE EASY FOR YOU

With a strong appetite, easy access to decision makers and the speed and accuracy of our policy documents, we take care of all the details.

## **MAKING DOING BUSINESS EASY**

As well as the option to talk to our Broker Trading Team, we've developed e-trading systems on Acturis and RSA Online, giving you access to our most efficient way to trade.

To contact our Preferred Choice Team call 0344 873 7279

Email: HNW.HH@uk.rsagroup.com





#### **Benefits**

- Full accidental loss or damage worldwide
- 24 Hour Home Emergency Assistance helpline and call out up to £500
- Excess waiver for Buildings claims over £10,000
- No average clause
- Warranty free
- Legal expenses cover up to £100,000.
- Dedicated UK Claims Team offering personal claims service
- Flexible Bespoke Underwriting
- Interest Free Direct Debit

## **Additional Benefits**

- Trace & Access up to £15,000
- Alternative Accommodation up to 3 years
- Students Contents up to £15,000
- Theft from outbuildings up to £15,000
- Pedal Cycles and Electric Pedal Cycles are included within the contents sum insured
- Hired-marquees up to £20,000
- Hand or wind propelled watercraft (up to 12 feet in length) £5,000 per craft
- Hole in one up to £500
- Identity fraud £50,000 (with inner limits)
- No Pairs and Sets exclusions
- Visitors personal effects up to £5,000
- Money & Credit Cards up to £5,000
- Death of Artist 100% increase of that items sum insured
- Newly Acquired Contents and Valuables 20% increase on Contents and Valuable Sum Insured
- Religious Festival and Wedding Gifts 20% uplift 30 days before and after event





## PREFERRED CHOICE HOME INSURANCE

## **Acceptance Criteria**

- Contents & Valuables Sum Insured £75,000 to £200,000
- Buildings up to £1,000,000

### **Minimum Premiums**

- Buildings and Contents Combined £500.00 plus IPT
- · Contents Only £300.00 plus IPT

## **Risk Appetite**

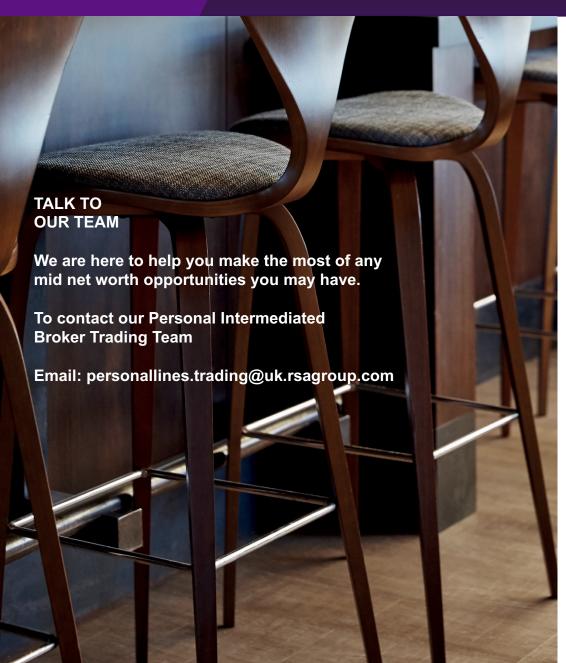
- · Affluent Mid Net Worth Individuals
- Main Residence and Second / Holiday Homes
- Good Claims History
- Well Balanced Contents and Valuables
- Good Occupancy
- Construction: most types considered apart from Thatched Properties
- Contents & Valuables sum insured from £75,000 to £200,000
- · Good levels of security
- Customers who are well-known to the broker
- Professional persons

## **Unacceptable Risks**

- · Long term unoccupied properties
- Undergoing alterations/renovations
- Previous flood damage within the last 5 years
- Properties that have signs of or previously suffered from subsidence
- · Properties overseas
- · Policyholders with unspent convictions
- Thatched properties
- High profile professional sports persons/actors/musicians



# PREFERRED CHOICE HOME INSURANCE



## OTHER HOME INSURANCE PRODUCTS

#### Clearchoice

Clearchoice is our mass market home insurance product.

We provide protection for buildings, contents or both combined. Clearchoice offers significant levels of cover as standard including:

- Buildings up to £1,000,000
- Trace and access up to £5,000 as standard
- Alternative accommodation cover up to 20% of your buildings sum insured.
- Contents up to £75,000
- High Risk Items total limit of £25,000
- Contents in the garden/open cover up to £2,000.
- Theft from a garage or outbuildings cover up to £3,000.

With the option to add extras and adjust excess amounts in line with the needs of your customers.

- · Accidental Damage for both buildings and contents
- Legal Expenses cover up to £50,000
- And more...

What's more is we also offer interest free direct debits on this product.



# YOUR DEVELOPMENT TEAM

Your team of Personal Lines Broker Managers specific to your region as part of RSA's Broker proposition



North West Jessica Creswell 07867189779 jessica.creswell@uk.rsagroup.com



North East Jon Myers 07557495025 jon.myers@uk.rsagroup.com



South West Craig Keyes 07823537711 craig.keyes@uk.rsagroup.com



South East Shane Emery 07500826835 shane.emery@uk.rsagroup.com

Each of the regions has a Broker Support Manager who you are able to contact, should a Broker Manager be unavailable

North West North East South West South East 

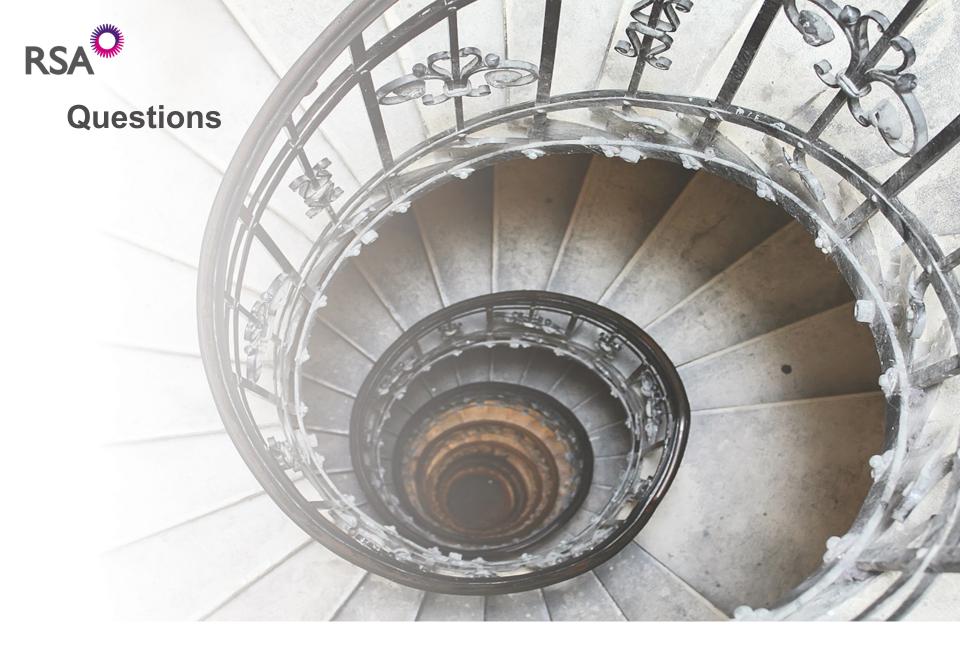
 Vacancy
 0117 941 6862

 Selina Navaratnaraja
 0161 333 7466

 Phil Gandy
 0151 224 4231

 Jo Simms
 01422 325156

Alternatively, contact the Personal Lines Trading Team via email at: personallines.trading@uk.rsagroup.com or by phone on: 0117 941 6862



PREFERRED CHOICE HOME INSURANCE