

# Which way do you prefer to put the fire out?

The benefits of a Sovereign Private Clients Policy, tailored by Hiscox provides...



**LIMITATION**

**Generous policy coverage** with in some cases, no limitations on the amount payable for certain items

No need for a claim form and a **flexible approach** to the settlement of your claim

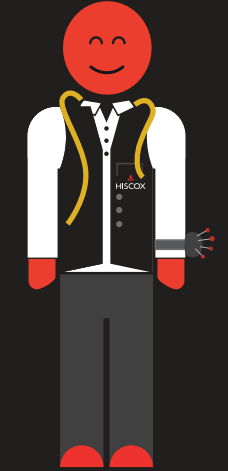


**Specific cover & benefits for collections** such as Agreed Value, Death of Artist, automatic cover for new acquisitions

**Cover can be combined** with one insurer for multiple properties and assets, with one renewal date. We can also consider cover for yachts and a collection of cars.



A **complimentary survey** of the home, when the policy is arranged, to help assess the values to be insured



A policy **tailored** to fit your needs **at a competitive premium**

'A fire caused by an electrical fault causes substantial damage, not only to the structure of a modern detached villa but also to its contents which contained good quality furnishings, modern art and some antiques.'

The limitations of a typical policy mean...

**Restrictive limits** imposed for valuables such as electrical items, PCs, laptops...



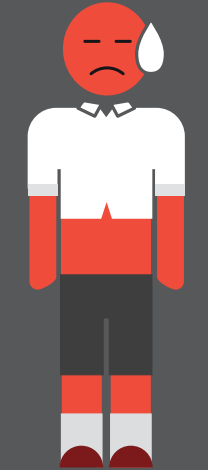
A long-winded and **complicated claims process**

**Cover for fine arts, antiques, jewellery often excluded** or very restrictive



**Different policies required** for different property

**Restriction on claims** if there is found to be evidence of **under-insurance**



One size **doesn't fit all**