



Introducing a bespoke service for members' high-value homes

- ✓ Own a home that is worth more than £2m?*
- ✓ Have more than £500,000 of household contents and possessions?
- ✓ Collect art, antiques or expensive jewellery?

If you answered yes to any of these questions then it's highly likely that you arrange your home insurance using a broker and a specialist insurer. This is certainly the right approach; however, there is one more thing you can do to ensure that in the event of a loss you receive the right financial outcome.



If you need high-value home insurance, it's vital that your insurance provider visits your property...

Specialist broker Quantum Underwriting Solutions find that four out of five clients they meet are under-insured. What is the right level of cover? Standard insurance policies leave the calculations to you. Under-estimate and they may penalise you. A home appraisal eliminates this in the following ways:

- An experienced professional will view/measure your home and calculate what it would cost to rebuild using the correct materials and labour. You can then enjoy the right level of buildings cover and know you can never be caught out.
- Do you know how much it would cost to replace all of your household contents and possessions at today's prices? Calculating this isn't complicated and allows you to be confident that you have enough cover in place.
- Whether you collect antique furniture, art or jewellery, the movement of their replacement prices will not match inflation. You need to monitor your collection so that, if a piece is lost or damaged, you receive an insurance settlement capable of replacing it. An appraisal will review your valuables to identify whether you have fallen behind market values.

Specially negotiated for IoD members...

Arrange your insurance with Quantum and benefit from a **complimentary home appraisal**.

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* With a rebuild value in excess of £1.2m.

Underwriting Solutions Plc