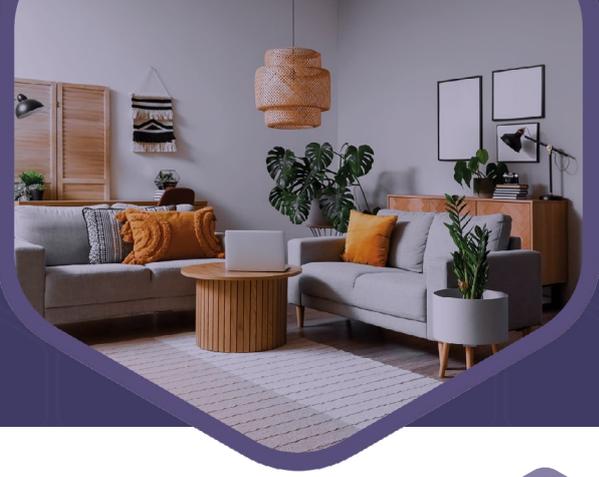




Mid-Net-Worth Appetite Guide



Target Market

Designed for affluent UK homeowners with higher-value properties and possessions with non-standard features.

- Buildings rebuild cost of £750,000+
and/or
- General contents of £100,000+ (excluding jewellery, valuables, and fine art)
- £2,500,000 maximum (without insurer referral)
- UK domiciled, strong risk management
- Minimum policy premium: £750

Property Appetite

Preferred: Owner-occupied homes, high quality flats, additional homes for private use.

Considered/Referral: Grade II listed buildings, historic flood/subsidence, building works within authority, £250,000 structural works agreed in house.

Not acceptable: Grade I listed buildings, thatched properties, farms, major construction.

Occupancy & Use

Acceptable: Private domestic use, clerical business use, guest houses within limits.

Referral: Airbnb, short-term lets, higher business footfall.

Declined: Asylum seeker placements, commercial business or high-hazard business.

Valuables & Fine Art

Strong appetite for jewellery, watches, fine art and collections, subject to valuation, security, and safe requirements.

Claims & Risk Controls

Single or multiple claims are within target.

Key controls include alarm requirements, flood/subsidence assessment, escape of water mitigation to be reviewed on request.

This product is designed for homeowners with premium properties and assets. It offers flexible underwriting for complex domestic risks while remaining selective on claims, construction, and non-standard occupancy.