



HNW INSURANCE PRODUCTS

ABOUT US

Covéa Insurance are proud to present our extensive portfolio of High Net Worth Executive policies. With over 50 years' High Net Worth experience, our underwriting and claims teams have built an enviable reputation for delivering the highest quality service and products to our brokers and clients.

Providing exceptional service to customers and brokers is at the heart of Covéa Insurance. Nowhere is this more important than at the point of claim.

We are committed to providing a first-class claims service and promise to make every effort to deal with claims promptly and fairly.

Our flexible underwriting philosophy enables us to offer competitive solutions, providing bespoke cover for clients' needs. Our success has been built on an approach that recognises that special insurance requirements deserve special attention.

Our passion for excellence delivers outstanding customer experience and we have received many awards in recognition. We are extremely proud of our claims service and believe that you can be too.



**“ WE WANT TO STAND
OUT FROM THE
CROWD AND IT’S
OUR PEOPLE AND
THE SERVICE THEY
PROVIDE THAT MAKES
THE DIFFERENCE ”**

OUR SERVICE



OUR PURPOSE...

TO HELP PROTECT OUR CUSTOMERS FROM THE WORST HAPPENING AND PUT THINGS RIGHT IF IT DOES

We believe it is the people we employ and our unwavering focus on service that helps us to do this.

What makes us different?

We believe that it's the service that we provide that makes us stand out from the crowd.

Access to decision makers

We provide our underwriters and claims managers with extensive and ongoing training to ensure they are empowered to make the right decision first time.

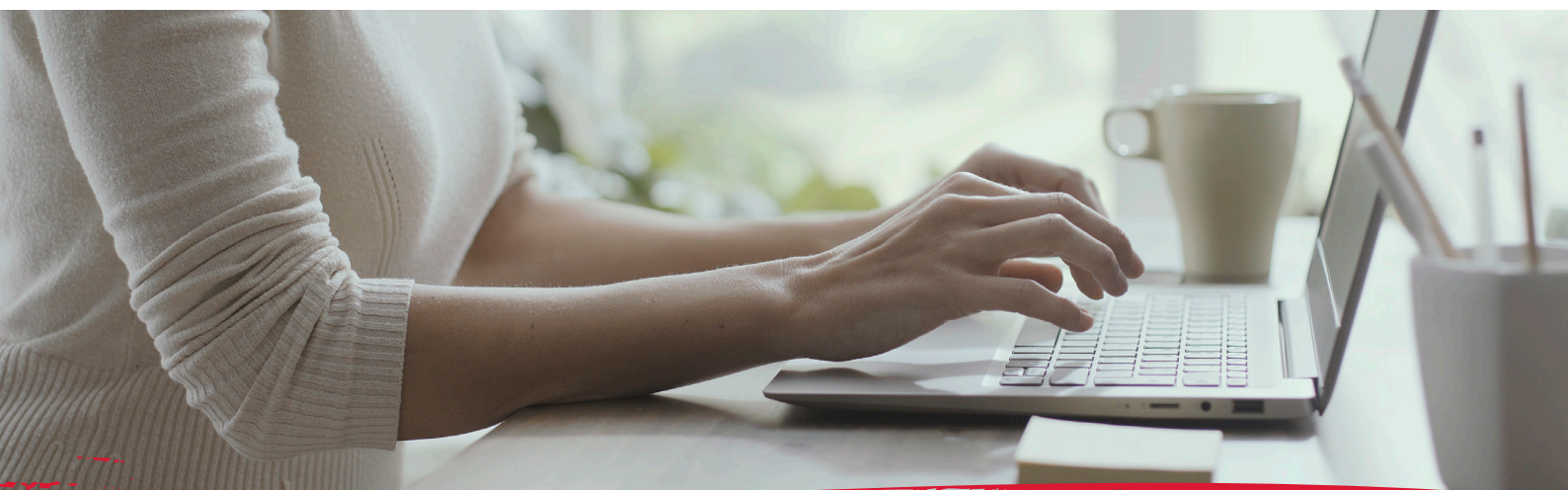
Bespoke underwriting approach

Our teams adopt a flexible approach to underwriting each individual risk, tailoring the policy to suit client needs.

Dedicated points of contact

We have dedicated High Net Worth teams with expert underwriters who work closely with brokers to provide appropriate cover for clients. If you need to make a claim, you won't be passed around and will have a dedicated point of contact for your claim who will keep you updated and liaise with you on progress.

We have won many industry awards over the years and have topped a number of broker surveys, these awards mean so much to us as they are voted for by our brokers who experience our service first hand.



We're proud of our range of high quality products, designed to suit the needs of High Net Worth clients. They are only available through an exclusive number of insurance brokers and selected intermediaries.

HIGH NET WORTH PRODUCTS

Executive Plus

Our Executive Plus policy is a market leading flagship product, designed exclusively for High Net Worth clients, with a minimum sum insured of £200,000 for contents and fine art. We guarantee personal and expert advice, alongside our flexible and bespoke underwriting.

Some of the features and benefits include:

- Worldwide all risks cover for contents, personal effects, fine art, antiques and jewellery
- Appraisal services offered at our discretion to help value contents, fine art, antiques, jewellery and buildings
- Risk management fund as part of a long term agreement
- Fully inclusive Family Protection and Assistance section including:
 - Lifestyle Protection
 - Legal Protection up to £250,000
 - Home Emergency cover up to £2,000
 - Access to a Cyber Assistance Helpline & Attack Resolution Service
- Cover during contract works up to £150,000 with no joint name restrictions
- Generous single article limits – for Jewellery & Watches (£35,000), Fine Art and Antiques (£50,000)
- Extended replacement cover for contents, art and antiques and jewellery up to 150% of the sum insured
- Unlimited Alternative Accommodation
- Unlimited extended replacement cover on grade II and II* and Scotland category B Buildings, subject to approved valuation
- Excess waiver for certain claims exceeding £15,000





HIGH NET WORTH PRODUCTS

Executive Home

Executive Home is designed with Mid and emerging High Net Worth clients in mind; this contents driven policy requires a minimum of £100,000 of contents and fine art sum insured.

Our policy provides enhanced specialist covers with generous limits, including:

- Worldwide all risks cover for contents, personal effects, art, antiques and jewellery
- Single article limit up to £10,000 for jewellery and watches
- Single article limit up to £25,000 for art and antiques
- Fully inclusive Family Protection and Assistance section including:
 - Lifestyle Protection
 - Legal Protection up to £100,000
 - Home Emergency cover up to £1,000
 - Access to a Cyber Assistance Helpline & Attack Resolution Service
- Contents at additional homes included, up to 15% of sum insured (maximum £50,000)
- Preventative measures cover included for up to £2,500 for installation of leak detection or flood prevention systems
- Cover during contract works up to £100,000 with no joint name restrictions
- Student possessions up to £15,000
- Alternative Accommodation cover for up to 5 years
- Extended replacement cover for contents, art and antiques and jewellery up to 125% of the sum insured

HIGH NET WORTH PRODUCTS

Executive Travel

Executive Travel is available to purchase with any of our High Net Worth household products. The cover included with this policy offers annual worldwide cover (maximum trip duration 90 days), which provides protection for most sports and leisure activities, as well as business trips.

Our policy provides enhanced specialist covers with generous limits, including:

- Cover for nannies and au-pairs available
- Flexible approach to medical conditions
- Cover for adults up to age 75 at start date of cover
- Cover for named dependent children up to age 25
- Named Insured persons can travel independently including children
- Stranded passenger service providing access to an airport lounge when a flight is delayed by more than two hours
- Cancellation or Curtailment – up to £15,000 per person
- Personal Accident up to £50,000
- Medical and other expenses – up to £10,000,000



OUR APPROACH TO HIGH NET WORTH CLAIMS

Our understanding of the customer gives a unique approach to claim management:

- Every communication is acted upon and acknowledged within 24 hours, 96% on the same day.
- We encourage "Talking Claims". We take time to gather all information when the claim is initially reported. No forms, no fuss.
- We have a flexible approach to the appointment of suppliers and contractors.
- We actively promote early cash settlements when appropriate and required.
- Immediate assistance payments are encouraged.
- We offer our customers choice in the claim settlement process.

Our Licensed Loss Adjusters

Our external claims team mirror the culture and values of our internal claims team. We remain the only UK Insurer that interviews, selects, licenses and monitors individual high calibre Loss Adjusters that have both the technical and personal skills to represent us.

They are educated in our claims philosophy and share our service culture.

Loss Adjusters are only appointed on cases:

- When a customer needs urgent assistance
- To bring higher levels of expertise and independence to the claims arena
- To attend a meeting in 24 hours or same day if an emergency

37

individually licensed
Loss Adjusters
throughout the UK
and EU



CUSTOMER CLAIMS SURVEY RESULTS

We continually monitor and seek to improve our ability to help customers when they need us. One of the ways this is achieved is through the feedback we receive from our customer satisfaction survey. This focuses on the customer experience and gives precise feedback on the performance of our staff and Loss Adjusters. The responses we receive from your clients can be provided to you in a tailor-made Customer Survey Report.



91%

feel that their main contact was professional and knowledgeable



90%

agreed that it was easy to make a claim



92%

were satisfied with their overall claims service



94%

feel that they were treated fairly



84%

of those making a claim would recommend us to friends or family

Claim survey data sourced from all customer respondents in 2024.

CASE STUDIES

Weather Surge

In times of a widespread weather event such as a storm or flood, it's important to have a robust response to ensure that clients can be given immediate assistance when they most need it. Our past experience has helped us to develop a speedy response. Our sophisticated weather warning system, identifies the localities and homes that are most likely to be impacted, which enables our claims team to prepare resources in readiness for the claims that will follow.

We have additional staff and Loss Adjusters trained and ready for deployment – this ensures that we can quickly respond to calls and provide support to clients. Our surge plan allows us to be flexible on normal procedures and increase Loss Adjusters' authority so that fast assistance payments can be made to help with accommodation and emergency purchases. Experience tells us that several months after a flooding event, the service and level of communication can drop, so we include a schedule of repeat contact and personal visits from our claims team to maintain momentum and ensure an early return home.



Traumatic Claims

All aggravated robbery claims are personally handled by our in-house Executive Claims Managers who are trained in consoling victims of violent crimes, and media and police liaison.

As one customer told us:

"I appreciate your understanding in this matter. It was very traumatic for my wife as she was on her own when this happened, I thank you for your kindness and understanding towards her."

"The trauma of being attacked will take some time to pass, but the experience was helped by the way in which you and your company responded to my problem and the claim which I had to make. Thank you!"

Escape of Water Claims

These are the most common and destructive claims we handle, whereby what feels like a small incident, can sometimes escalate quickly due to the amount of damage caused.

Our staff have experienced water claim training and understand the drying implications that can arise. They will respond sensitively to the situation to minimise a customer's distress.

We provide a flexible response to ensure that the claim is resolved quickly and safely – from accommodation needs to restoration contractors to suppliers. Our Loss Adjusters have high authority levels which allow instant decisions and emergency payments to be made, to help get things back to normal as soon as possible.



DON'T TAKE OUR WORD FOR IT...

WHAT OUR CUSTOMERS SAY ABOUT US:

“ Thanks so much! I really appreciated how professional and quick you were on this. It was impressive and is sure to keep me as a customer. I also appreciated the tip about getting my valuations updated. I will work on it now ”

“ Everything was dealt with promptly and in a very pleasant way. A very easy process handled in a fair and open manner. ”

“ Once again we would like to thank you for handling this matter in such a professional and smooth way ”

“ Brilliant, hassle free claim by telephone, didn't take 5 minutes, payment followed within a couple of days. As above, unbelievably easy, very pleasant person at Covea ”

What the Industry says about us

Our High Net Worth team have been recognised many times through industry awards, most recently being rated a 5 star Insurer in the Insurance Times Broker Service Survey. Our Claims team have also been accredited with Distinction by the Institute of Customer Service, one of only a handful of UK businesses to have such an accolade.

COVÉA INSURANCE | WWW.COVEAINSURANCE.CO.UK

COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

Registered in England and Wales No. 613259

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No. 202277