

## MORE THAN JUST INSURANCE

Comprehensive coverage is just the beginning.  
Private Client Group can help:

- Reduce the chance of property damage
- Maximise safety, security and peace of mind
- Ensure that the right amount of coverage is in place
- Offer unparalleled support when a loss occurs

## INSURE YOUR WORLD

Our program considers your assets as well as your lifestyle. Policies compliment one another, helping to eliminate gaps or overlaps in coverage.

Look to us to safeguard all that you hold dear by covering:

- Homes
- Liability
- Private Collections
- And more...

Private Client Group is pleased to work exclusively with the finest independent insurance advisors. If your current agent or broker doesn't have access to our program, visit [www.chartisinsurance.com.au](http://www.chartisinsurance.com.au) for additional information.

Chartis is a world leading property-casualty and general insurance organisation serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year global history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risks with confidence. For additional information, please visit our website at [www.chartisinsurance.com.au](http://www.chartisinsurance.com.au)

This insurance is issued by Chartis Australia Insurance Limited (Chartis) ABN 93 004 727 753 AFS Licence 381686.

These are brief product descriptions only. You should consider the Product Disclosure Statement/Policy Wording to ensure it meets your needs before making a decision to purchase this policy. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.  
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**CHARTIS** 

**CHARTIS**   
Your world, insured

**Home** PRIVATE CLIENT GROUP

Chartis understands that safeguarding your assets requires more than just insurance. Our global capabilities allow our clients to benefit from the following:

#### EXCEPTIONAL VALUE

- Unparalleled breadth and depth of creative solutions
- Excellent Service
- Worldwide underwriting expertise
- Client centric coverage
- Global reach coupled with deep local market knowledge

#### INNOVATIVE PRODUCTS

- Home
- Private Collections of Art, Jewellery, and other Fine Collectibles
- Liability

#### CONCIERGE LEVEL CLAIMS SERVICE

#### UNMATCHED CAPACITY

## Home PRIVATE CLIENT GROUP

### EXCEPTIONAL INSURANCE FOR EXTRAORDINARY ASSETS

Your home isn't just any residence. It is a special place that reflects your individuality, your lifestyle preferences and passion. At Chartis, we understand that no two homes are alike and because of these fine distinctions we've built a Home and Contents program that addresses the unique needs of clients with high value homes.

### ADVANTAGES OF OUR HOME & CONTENTS PROGRAM

#### Comprehensive Buildings & Contents Coverage

Our coverage provides maximum protection for exceptional homes, specifically designed to address the uniqueness of your dwelling or the valuables so carefully chosen within.

#### All Risk Coverage

We protect you against property damage and loss regardless of cause, so you can rely on comprehensive insurance with few restrictions and have complete peace of mind.

#### Newly Acquired Items

New acquisitions are immediately covered at the time of purchase conveniently allowing you up to 90 days to add the item to your policy.

#### Worldwide Coverage

The precious contents you've acquired and covered in your policy are protected, no matter where they are physically located throughout the world.

#### Additional Rebuilding Costs

If the unexpected should happen, and your home is damaged, Chartis will pay to have your home rebuilt or repaired to its original state and beauty — even if the costs exceed your policy limits.

#### Alternative Accommodation

If due to a covered loss, your home cannot be occupied, Chartis will cover reasonable costs for alternative accommodation, within your usual living expenses. This allows you to maintain a comparable standard of living, without further interruptions. Your loss of income if the home is rented will also be reimbursed.

#### Worldwide Personal Liability

Our policies provide generous limits of personal liability coverage.

### MANAGING RISK, PREVENTING LOSS

A holistic approach that anticipates and prevents potential losses allows us to go beyond insurance protection. By tapping into unique but complimentary risk management services, our clients are significantly more protected as they will learn to proactively manage risk, and loss prevention will translate into long-term savings for them.

#### Home Valuation and Loss Prevention Consultation

We can assess how your coverage compares to current market values and ensure that you have the right amount of insurance in place.

#### On-site Residential Inspections

We can visit your home and recommend ways to reduce the chances of experiencing a loss, and ensure that your coverage is sufficient to repair structural damage should it occur. Our specialists are proficient at evaluating custom homes and have extensive experience with documenting and assessing one-of-a-kind architectural features.

#### And more...

We can help you minimise water damage caused by faulty plumbing or freezing temperatures. You can look to us for guidance on home security system planning and design. Private Client Group stands ready to support you with broader coverage, sophisticated policy design and service. We have a passion for safeguarding exceptional homes at an exceptional value.

