

Do You Need High Net Worth Travel Insurance?

At Higos, we understand when it comes to High Net Worth Travel Insurance one size doesn't fit all – far from it. The responsibility of protecting high value and treasured possessions such as expensive jewellery and watches can be a worry when travelling abroad. And if you're adding luxury accommodation, expensive flights and unusual activities to the mix, a standard Travel Insurance policy may not provide the specialist cover that's required for your contents and lifestyle.

A High Net Worth Travel Insurance policy is designed for clients who require increased levels of cover with higher limits. Should the unexpected happen and you need to make a claim, you could find yourself potentially only covered for up to £5000 or less, leaving you underinsured and paying the difference to replace.

What Does High Net Worth Travel Insurance Cover?

High Net Worth Travel Insurance can cover a variety of risks and higher levels of cover than of a standard Travel Insurance policy. These can include:

- Annual worldwide multi trip cover
- Covid-19 cover
- Luggage
- Personal Liability
- Jewellery cover
- Delays
- Missed departure
- Acts of terrorism
- Medical conditions
- Cover for ski equipment, golf equipment
- Cancellation and curtailment cover
- Medical expenses
- Boat and yacht cover
- Hijack & kidnap
- Winter sports
- Piste closure & skiing cancellation
- Business equipment cover
- Business travel
- Personal accident

Can You Get A Standalone High Net Worth Travel Insurance Policy?

A High Net Worth Travel Insurance Policy is not provided as a standalone policy and will often be covered as part of a High Value Home Insurance policy. This can include cover for the home, prestige and performance vehicles, watercraft, high value jewellery, antiques, collectables, travel and lifestyle protection.

Our High Value Home Insurance cover can include:

- Worldwide all risks cover
- Specific cover for fine art and antiques
- Specific cover for jewellery and watches
- No average clause and warranty-free policies
- Flexible claims settlement
- Interest free direct debit where available
- Valuations and security surveys available

Our specialist Platinum Team is dedicated to serving High Value Home clients like yours. We'll take the time to get to know you, your lifestyle, and the risks you face before using our experience, market knowledge and reputation to provide insurance as individual you.

Why choose Higos

- 5 Star and rated "Excellent" on **Trust Pilot and Feefo**
- Over 90% of customers renew with us each year
- A high Net Promoter Score (NPS) of 72% *
- Dedicated in-house claims team to support your clients through any claim
- A dedicated member of our agency team to look after you and your clients
- Unusual, specialist and complex general insurance risks

Contact our agency team

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