



**La Playa Private Clients:
Insurance with Intelligence®
www.laplayainsurance.com**

INSURANCE FOR PRIVATE CLIENTS

Protecting you and your home

**Good risk management brings peace
of mind – and could reduce your
insurance premium**

As well as providing extra cover with fewer small-print exclusions, specialist “high net worth” policies are often rated lower than standard home insurance because of the care owners take of their property. The more you can demonstrate your commitment to taking care of your assets through good security and risk management, the better proposition you are to an insurer.

Our expert advisers will help you protect your home without compromising its aesthetic value – and if you do need to make a claim, we’ll make sure it’s quick and easy. But some things of personal value simply can’t be replaced – we can also make sure you have the best chance of recovering stolen property.



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"I feel so reassured that everything is now understood and in your capable hands. Your attention to detail and client service is just marvellous"

1. Step up your security and save

Investing in a combination of security and safety measures for your home is a sensible step both financially and emotionally. Our security advisers can help recommend the best solutions for you personally but as a starting point think about...

- **Locks** – Don't take it for granted that your locks are robust. Check that external doors have 5 lever mortice locks or the British Standard equivalent. Ground floor and any other accessible windows should also have key operated locks fitted.
- **Panic buttons** – Consider placing these next to the front door and in the master bedroom for a discreet and easy way to instantly activate your alarm.
- **Advanced alarm monitoring** – The most effective form of intruder alarm monitoring is BT Redcare. It monitors the telephone line 24/7 and can detect an attempt to compromise that connection. If you're vulnerable to loss of telephone lines through bad weather or false alarms, the Redcare system can be supported by a dual technology system that combines telephone and radio signalling. Alarms can now be set automatically on leaving the house, avoiding issues with forgetting to set it.
- **Fire alarms** – If your intruder alarm is linked to a central monitoring station, think about upgrading it to incorporate smoke detectors and trigger an alert to the local fire station too. The additional cost is minimal for the extra peace of mind. If you don't have a monitored fire alarm, use battery or electrically linked smoke detectors (also available wire-free). Consider fire blankets and extinguishers too.
- **Wiring** – Faulty electrical wiring and appliances cause most fires in older properties. To reduce that risk in any building, all electrical installations should be checked by a qualified electrician every 5 years.

2. Protecting Valuables

If the worst happens and someone breaks into your house, there are further steps you can take to give added protection to your most valued items.

- **Know your worth!** A proper valuation and documentation will save a lot of heartache when it comes to a claim. Take photographs of important pieces in the home (indicate scale with a ruler). A room-by-room camcorder exercise is always useful – the recording should be kept in a fireproof cabinet or away from the home (at the office or bank).
- **Safes** – Protect jewellery and valuable documents with a freestanding or under-floor safe – with an appropriate rating for the jewellery value.
- **Mark it/register it** – where appropriate, use an ultra-violet pen to mark your postcode on portable valuables.
 - **SmartWater** – A colourless liquid solution that is simply dabbed onto the uneven surfaces of your valuables. Each bottle contains a unique chemical 'code' which is registered to you – conclusively proving ownership. It cannot be easily seen by the naked eye and is almost impossible to remove. The liquid glows under ultraviolet light making it easy for the Police to detect.
 - **IDENTID•T** – Apply unique property marking dots to paintings, furniture and ceramics – all but invisible to the naked eye. They now also offer DNA marking.
 - The **Art Loss Register** is especially useful for items of great personal importance – the things that couldn't be replaced.
- **Garden Security** – It can be easy to overlook garden and outbuilding security and this is perhaps why they are now considered an easy target for thieves. The good news is just a few simple actions can make a big difference.
 - Make a garden inventory and take photographs: include valuable plants and fish, statuary, urns, machinery (ride-on mowers etc), statues, ornaments, water features.
 - Lock sheds and garages.
 - Chain up ladders, which could be used to access upstairs windows.
 - Mark valuables – ideally by etching the surface.
 - Postcode-mark cycles.
 - Secure statues and other movable objects.
 - Consider security lighting and a wire-free alarm system (eg: Artguard), or connecting to the house alarm. Remember, high front hedges provide good cover for thieves.

3. Unoccupied House Checklist

- ✓ Only tell trusted people you are away
- ✓ Join Neighbourhood Watch
- ✓ Cancel milk and papers
- ✓ Timer switches for lights
- ✓ Use a house-sitter or ask a neighbour to call in regularly
- ✓ Get mail cleared and grass cut
- ✓ Keep valuable items in safe deposit
- ✓ Tune a radio to a talk station – audible from outside
- ✓ Put car keys in the safe or with a friend
- ✓ Put a friend's name on the baggage labels...but tell them!
- ✓ Set a new alarm code for people looking after your property – don't give them yours
- ✓ Beware your lift to the airport – unscrupulous cab drivers are a source of intelligence for burglars!

Advice you can trust from an expert who understands you:

- Specialist insurance products
- Independent professional advice
- Relationship-based service: your advocate during claims
- "Can do" culture
- Transatlantic capability

La Playa: Insurance with Intelligence®
People like you like us. Passionate. Discerning. Independent.

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