

**SOME OF THE OTHER PRODUCTS WE OFFER:**

- **Commercial Property**
- **Business Insurance**
- **Bespoke Private Health Cover**
- **Marine Insurance**
- **Mortgages**
- **Life Assurance**
- **Pensions and Investments**



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*M&N Insurance are authorised and regulated by the Financial Services Authority*



**High Value Home Insurance**





We specialise in tailor made policies for people living in High Value properties with collections of Fine Art, Precious Metals, Jewellery and other collectables. Established in the early 1950s, M & N Insurance Service Limited has always provided a **high level of personal service** to its many clients.

We are there to guide, help and advise you in structuring your policy in a way that will keep your premium competitive without sacrificing cover. Our help continues throughout the lifetime of the policy assisting you with any adjustments or claims.

#### CLAIMS

We have access to a panel of "High Net Worth" home insurers who pride themselves on award winning claims service with an average claim settlement of 48 hours to a week in most cases. On the rare occasion when a visit to your home is necessary, claims handlers often carry cheque books and are able to pay up to £25,000 on the spot. You have the choice of replacement or full cash settlement on all claims.

#### NO SMALL PRINT TO TRIP YOU UP

All our policies are warranty free. This means that **cover is exceptionally wide** and there are **no restrictive conditions** and **no hidden small print**. If you forget to lock your windows, close your doors or set your alarm, full cover will remain in place.



#### AGREED VALUE

The value you give us for a specified item is the amount you will receive in the event of a claim with no quibbles, arguments or deductions. Agreed values can also be applied to your motor insurance.

#### APPRAISALS

Identifying your sums insured can be a very daunting task and, if required, we are happy to meet you in your home in order to gain a better understanding of your risk. In addition to this, insurers often send their own appraisers who will assist in ascertaining your sums insured. In most cases, the appraisers have a wealth of knowledge in fine arts and collectables and will offer their expertise without any charge.



- *Award winning claims service*
- *Option for cash settlement on all claims*
- *No hidden conditions or small print*
- *'Worldwide all risks' as standard*
- *No proposal or claim forms*
- *Free Appraisals*
- *'New for Old' as standard, even on clothing*
- **Interest free** direct debit facility with some insurers
- *Legal Expenses as standard*
- *High Value Motor Insurance*
- *Overseas properties covered*