

It's what we cover and they don't that sets us apart



LLOYD'S

For prestige home insurance, the bar has been lifted.

When comparing prestige home insurance options, you'll take longer reading our standard cover inclusions because, well, there are more of them.

Included as standard is subsidence, flood, actions of the sea, tsunami, landslide, landslip, mudslide, heave and, believe it or not, termite damage. All standard cover inclusions at Summit that most of our competitors either refuse to cover or may cover, if you pay the price.

And our Policy, unlike most, is short, to the point and written like an ISR - if an event is not specifically excluded... then its covered.

We also recognise that very few prestige homes come out of a clone box, they're all quite different. And so is our Policy. As you would expect, coverage will be tailored to suit individual circumstances.

At Summit we are fortunate in having a highly qualified, high calibre team experienced in the protection of prestige property. We attract the best in the business because Summit is a specialised division of SRS, Australia's largest and most prominent Lloyd's underwriting agency.

For security, service and flexibility, place your client's cover with Summit and enjoy the benefits of our impeccable history and long standing relationship with Lloyd's, the underwriter of highest regard.

**Summit, SRS and Lloyd's...
for prestige home insurance,
the bar has been lifted.**

Summit Prestige Home Insurance is a specialist division of SRS Underwriting Agency Pty Ltd. ABN 89 113 929 516. AFSL 290518.

Enquiries welcome

from brokers who want security, service, flexibility and a fast response.

Free Call – 1800 815 678

or visit our website for more information.
www.summitinsurance.com.au



SUMMIT

PRESTIGE
HOME INSURANCE

PRODUCT INFORMATION



Summit offers our broker clients the most expansive prestige home and contents cover currently available in the Australian market. Our product is an accidental loss or damage policy offering full replacement cost limited to the sum insured and including worldwide liability cover to \$20m (Canada and USA limited to 30 days). The Policy is written in the ISR style so unless a loss is excluded it is automatically covered.

The minimum Building Sum Insured is \$500,000 and/or \$150,000 Contents Sum Insured.

Prominent cover features to consider:

- Termite damage
- Flood, tidal wave, storm surge and action or rising of the sea
- Landslip and landslide
- Subsidence and heave to the main building
- Fixed pontoons and fixed jetties
- Fine art, paintings, works of art, antiques and curios
- Jewellery, furs, watches, gold/silver articles or objects, wine or wine collections and guns
- Money, cheques and credit cards
- Business tools, instruments, equipment and appliances at The Situation
- Sporting equipment
- Veterinary / hospital costs for household pets
- Fees and removal expenses
- Loss of rent
- Unoccupancy
- Temporary removal of contents worldwide
- Frozen food
- Storage
- Transit
- Building alteration following permanent disability

Visit our website www.summitinsurance.com.au for further information and a full copy of our PDS and Policy document.

Any advice which Summit provides to you in regards to this insurance, is provided as a service to assist you, the client's broker in accommodating your client's needs and is not intended for release in whole or part to your Retail Client. In accepting any advice from us, you agree not to pass it to the Retail Client as advice received from us nor incorporate it into advice which you may provide to them as advice received from us. Further, in accepting our advice and you do not comply with the above, then you agree to notify Summit immediately of any such non-compliance.