



IPG | Insurance
Partners
Group

High-Value Home & Contents

Whats Different?

Stritcly Confidential

Cover Benefits

High-value home & contents insurance offers some unique benefits that can reduce stress and help ensure you get back to normal as quickly as possible

Complementary Rebuild Valuations

Most high-value home insurance policies include a complementary house rebuild valuation. Giving you greater peace of mind that your sum insured is sufficient to rebuild your home.

Matching Items

High-value home insurance offers extended protection for undamaged items beyond the area that was physically damaged. Most home insurance policies limit coverage for floor & window covering to the affected room. High-value home insurance extends this cover to replace matching floor and window coverings throughout your home.

Hidden Gradual Damage

Gradual Damage to your home is a general exclusion, with only limited protection provided through a hidden gradual damage extension. The extension typically limits coverage to \$3,000 or \$5,000, depending on the insurer. High-value home insurance increases the cover allowance to \$10,000 or more.

Jewellery & Watches

Traditional contents insurance will usually cover unspecified jewellery and watches to a per-item value of \$3,000, with a total of \$15,000. A high-value contents policy will generally increase this to \$25,000 any one item and \$100,000 in total.

Temporary Accommodation

Enjoy peace of mind knowing that if your home is uninhabitable following an insured loss, your insurer will assist by providing a temporary accommodation benefit to cover you and your pets for up to 12 months.