

Mansions Plus

key features and benefits



Overall features and benefits	More information
Save money by combining the two covers	The cost of purchasing Mansions Plus will be less than purchasing the household and motor policies separately from Calliden
Convenience	One renewal date, one certificate of cover, one premium. If renewal dates are different for a client for home and motor we can upgrade the Mansions policy when the motor is due by adding an endorsement
Experience	18 years prestige home experience, 20 years prestige motor and underwritten by Lloyd's A dedicated underwriting team who specialise in prestige home and motor
24 hour claims hotline	As well as offering you a 24 hour, 7 days a week claims service, we'll also waive any excess that's due if we don't contact you within 48 hours of you lodging a claim
Higher sums insured to reflect high net worth client	Building: \$750k (NSW and VIC), \$500k (QLD, SA, WA) Contents: \$150k Motor: Up to \$250k per vehicle up to a \$1 million total
Further tailoring for high net worth clients	Cover for assets and fine arts up to \$250k any one article Cover for jewellery, furs, gold up to \$25k for any one article
Home specific features and benefits	
Claims settlement flexibility	We can offer options to repair, replace or settle in cash
Optional building valuation	Building valuations are available but it's not a requirement, the choice is up to the client
Cover against flood, tidal wave, storm surge and the action or rising of the sea	These are all covered as standard
Loss of rent	Loss of rent to 24 months
Storage cover	Storage cover - 25% of sum insured up to \$100k
Optional termite cover	Optional termite cover – up to \$25k per policy year
Cover for landscaping & trees	Cover up to \$30k. This includes cover for lightening, explosion, vandalism and impact of vehicle
Business equipment	Business equipment is covered up to \$50k
Peace of mind while travelling	Mansions Plus specified personal property cover is worldwide and any purchase made while travelling is covered in value up to \$50k
Cover for illegal use of credit cards	Up to \$10k
Motor specific features and benefits	
Choice of covers for motor	Comprehensive or just storage and restoration cover
Frequency of use variation	Cover can be chosen depending on how often the car is driven. The categories include: - Commuting daily to and from work - Daily use but not commuting
Choice of repairer	Choose your own smash repairer or we can recommend one for you

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key features and benefits cont'd

Motor specific features and benefits cont'd	More information
Choice of agreed or market value	Your client can choose either agreed or market value depending on the level of cover required
2% non nominated driver clause	Drivers over the age of 25 (30 for certain high value and performance vehicles) who drive the vehicle less than 2% of the time do not need to be listed on the policy
Windscreen cover	Front, side and rear windscreen including cover for malicious damage. Repair or replacement of one windscreen per insurance period without paying an excess
Replacement lock and keys	We'll replace keys and locks or recode and rekey locks following theft or attempted theft up to \$1,000
New for old replacement within two years	Replacement vehicle in case of total loss of the same make, model and series (or payment up to the sum insured) if the motor vehicle is a total loss within the first two years of registration and where the client is the first owner
Trailers	Up to \$1,000 or market value (whichever is lesser) if its damaged while attached to your client's motor vehicle
Hire car following theft or not at fault accident	Up to \$100 per day, up to a maximum of 17 days (for motor vehicles driven on a daily basis)
Hire car following an accident	After the first 5 days up to \$100 per day, up to a maximum of 12 days
Emergency accommodation and towing	Emergency accommodation up to \$1,500 if more than 200kms from home. Towing up to \$2,000
Emergency repairs	Up to \$500 (incl GST) for emergency repairs
Cover for damage to other people's property	Up to \$20 million including costs

Call 1300 738 308

www.mansions.com.au

High net worth. Low maintenance.

