



## Fresh Start Home Insurance

**Fresh Start** is one of Voyager's specialist products, providing home and contents insurance for people who have unspent criminal convictions. Over 5 Million people live in a household with someone who has a criminal conviction. This needs to be declared and could invalidate their home insurance.

- ✓ All types of convictions are considered
- ✓ Range of payment methods available, including installments
- ✓ Dedicated sales and customer service team
- ✓ A valuable service for brokers who have customers with unspent criminal convictions

### Key Product Features

- ✓ Covers all convictions - even fraud and arson
- ✓ Outstanding customer support – positive reviews show customers value the fast, professional & discreet service
- ✓ **Cover for buildings includes:**
  - The home and its decorations, fixtures, fittings and fitted appliances
  - Swimming pools
  - Hot tubs
  - Tennis courts
  - Drives, paths, patios and terraces, walls, gates and fences
  - Fixed fuel tanks and septic tanks
  - Solar panels
  - Stairlifts
  - Ornamental fountains and ponds
  - Legal liability up to £5,000,000
- ✓ **Cover for contents includes:**
  - Tenant's fixtures and fittings, including carpets
  - Radio and television aerials, satellite dishes (including their fittings and masts which are attached to the home)
  - Valuables up to £2,500 (other than pictures and works of art)
  - Money up to £750
  - Pedal cycles up to £500 (within the property)
  - Contents in garages up to £5,000 per claim
  - Deeds, registered bonds and other personal documents up to £2,500
- ✓ Marketing materials available to support your sales process, including an informational brochure which helps customers understand how their criminal conviction affects home and contents insurance and explains how Fresh Start could be the solution

### Additional Policy Options

There is a range of policy 'add-on cover options' available to customise a policy to meet the needs of the customer, including, but not limited to:

- ✓ Legal Expenses
- ✓ Buy to Let Landlord's Insurance
- ✓ All Risks cover away from home


**Ask us for our Let Properties, UK Holiday Home, Unoccupied Property Insurance & Mid-High Net Worth Home Insurance**

**Wide range of Travel Insurance products also available**

Refer to the Policy Wording for further details...



### Policy Features Table

Policy Available to Residents of	
<b>Buildings &amp; Contents Insurance Cover</b>	
<b>Buildings Insurance &amp; Contents Insurance</b>	Fire, Explosion or Earthquake Storm, Flood or Snow Escape of Water Escape of Oil Theft/Attempted Theft Malicious Intent Landslip
<b>Standard Cover</b> Damage Caused By	
<b>Buildings Insurance</b>	Accidental Damage, Loss of Rent, Professional Fees & Expenses, Sale of your Premises, Loss of Oil, Squatters, Replacement Locks, Ground Rent Damage by Emergency Services, Unauthorised use of Electricity Gas or Water
<b>Additional Cover</b> Damage Caused By	
<b>Contents Insurance</b>	Accidental Damage, Rent Owed, Alternative Accommodation, Tenants Liability, Fatal Injury, Replacement Locks, Loss of Oil, Students & Boarders Possessions, Household Removals, Home Business Contents Ground Rent
<b>Additional Cover</b> Damage Caused By	

#### Broker Support Includes:

- Discounted broker & intermediary staff Annual Multi-Trip Travel plan
- Generous commissions paid promptly
- Free credit card payment & accounts facility available
- Ability to adjust selling premiums and margin
- Broker Support and Marketing Support Team
- Online Broker Sales and Broker Admin system - quote, sell & renew products in-branch, by phone, by email or online
- Co-branded online sales facility (subject to volume)
- Bespoke wholesale & affinity solutions available

#### Also Available:

Travel Insurance for Expats & Worldwide Residents, Travel Insurance and Kidnap & Ransom Insurance for High Risk Locations such as Afghanistan, Corporate and Group Business Travel Insurance, Activity Travel Insurance, Top Up Cancellation Cover to £15,000, EU & UK Vehicle Breakdown Cover, Wedding Insurance, Party Insurance, Niche Household Insurance & more!



**BECOME AN INTERMEDIARY TODAY**

**CONTACT OUR BROKER SUPPORT TEAM TODAY**  
Open 9:00-17:30, Mon-Fri (UK time, excluding Public Holidays)

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