

Voyager Insurance Services Ltd

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Overseas European Retreat Insurance by InsuraHome

Properties that are kept as second homes or holiday homes often cannot be insured under standard home insurance products. InsuraHome's Overseas European Holiday Home policy has been designed to cover homes located in France, Spain, Italy, Portugal and the Republic of Ireland that are owned by UK residents and used either for private holiday/second home use or let commercially on a short term basis.

Home Insurance for when standard home insurers say 'no'!

Key Product Features

- ✓ Cover for Clean and Non-Standard Risks
- ✓ Available for holiday homes situated in France, Spain, Italy, Portugal and The Republic of Ireland owned by UK residents
- ✓ Specialist underwriting available for homes and/or owners with Non-Standard risks and requirements
- ✓ Available for holiday homes that are used privately by individuals and their friends and family
- ✓ Available for homes used for short term commercial holiday letting, such as Airbnb - including portfolios
- ✓ Buildings cover with optional Accidental Damage
- ✓ Accidents to Domestic Employees cover - up to £10,000,000
- ✓ Legal Liability to the Public - up to £5,000,0000
- ✓ Legal Expenses Cover automatically included
- ✓ Cover for perils as standard includes flood, theft or attempted theft, falling trees or lamp-posts, subsidence or heave and more!
- ✓ Fast & efficient specialist home insurance quote service for brokers
- ✓ Monthly payment option available for customers

InsuraHome Home Insurance Products

There is a range of products within the InsuraHome brand, designed to cover different 'Non-Standard' risks. Our current product portfolio includes:

- ✓ **UK Holiday Home Insurance**
- ✓ **Landlord & Let Property Home Insurance**
- ✓ **Unoccupied Home Insurance**
- ✓ **Fresh Start Home Insurance - Criminal Convictions, CCJs etc.**


Our product range is ever-expanding - ask us about new & upcoming home insurance products!

If you seek an alternative type of 'Non-Standard' home insurance, ask our team for a bespoke quote.

Refer to the Policy Wordings for further details...



Policy Features Table

Policy Available for Properties situated in	
	
	Cover Summary
Retreat European Holiday Home Insurance	Available for: <ul style="list-style-type: none"> Short term commercial holiday letting Own use/friends & family
Standard Cover <i>(not all cover is listed - please check the Policy Wording for full cover)</i>	Covers contents and buildings for physical loss or damage caused by: <ul style="list-style-type: none"> Fire, lightning, explosion or earthquake Storm, flood or weight of snow Escape of water or frost damage to fixed water tanks, apparatus or pipes Escape of oil from fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation Theft or attempted theft Collision by any animal or vehicle Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously Subsidence or heave on the site on which the buildings stand or landslip Falling trees, telegraph poles or lamp-posts
Additional Cover By payment of additional premium <i>(not all cover is listed - please check the Policy Wording for full cover)</i>	<ul style="list-style-type: none"> Buildings: Accidental Damage to Fixtures & Fittings, Professional Fees & Expenses, Trace & Access, Unauthorised Use of Electricity, Gas or Water, Theft or Attempted Theft by Guests and/or Tenants and more! Contents: Accidental Damage to Electronic Equipment, Fatal Injury Cover*, Contents in Common Parts, Ground Rent, Loss or Metered Water, Loss of Oil, Replacement Locks and more!

*immediate family including civil partners and co habiting partners only

Broker Support Includes:

- Generous commissions paid promptly
- Free credit card payment & accounts facility available
- Broker Support and Marketing Support Team
- Online Broker Sales and Broker Admin system - quote, sell & renew many 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 English Public Holidays)

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