Insurance for luxury Residential Property

You have a high value home, a unique condominium overlooking the river or you live in a luxurious apartment furnished with refinement? We can suggest you insurance products that fit perfectly to your needs and expectations.

Coverages we can offer you have undeniable advantages for you *:

- Detailed inspection and residential evaluation at the expense of the insurer
- Guaranteed replacement cost clause
- No obligation to replace dwelling and Personal Property
- Large capacity to cover all your high value Properties
- Higher Limits in Legal Liability coverage
- VIP claims processing
- Incredible coverages for your secondary homes
- And why not insure your luxury vehicles with us?

Detailed inspection and residential evaluation at the expense of the insurer

It is important that your residence benefits from the skills of a professional appraiser recommended by the insurer. The appraiser will note the particularities of the house and calculate what it would cost to rebuild it. In addition to this, you will get useful advices on methods to prevent fires and burglaries. (This benefit is provided with some our insurers)

Guaranteed replacement cost clause

For example, if you decide to rebuild your home following a fire that completely destroyed it and that the amount of coverage for your building is inadequate, under certain conditions, the insurer may exceed the amount of coverage agreed on your policy.

No obligation to replace dwelling and Personal Property

Following a total or partial loss , you do not want to replace or rebuild your home and/or your goods? A cash settlement could be possible. You are also free to rebuild somewhere else or accept an equivalent amount. (This benefit is available with some of our insurers)

Large capacity to cover all your high value Properties

Our specialized insurers have developed specific coverages to protect all types of luxury items such as of painting collections, sketches, sculptures, stamps and coins as well as antique furniture, decorative art, wine cellars, rare books and articles or modern art collections.

Higher Limits in Legal Liability coverage

If your 2 millions Legal Liability limit seems a little low, we can offer you a complementary third-party liability policy that will

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provide coverage in excess of the 2 millions limit. (subject to the limit of this second contract)

VIP claims processing*

If you're buying insurance policy for luxury residential property with us, it means that you expect high quality service. That is what you get with us:

- If you have a claim or request assistance, your case is always treated as a priority. At any time of day or night, you can get assistance from your insurer wherever you are on the planet.
- In certain claims circumstances, some of our insurers can even advance funds even before the claim is fully closed.

Everything is based on making your life easier!

Incredible coverages for your secondary homes

The weekend has arrived and you are leaving for your secondary home? Why not protect this second home with the same type of policy than your main location?

Contact us and we will evaluate whether it is possible to offer this protection.

And why not insure your luxury vehicles with us?

You also want to get the best protection for your luxury car? Remember that our specialized luxury residential property may also offer the same sophistication in automobile insurance.

We strongly recommend that you build your personal insurance portfolio with the same insurer. This is a winning formula and, in the event of a disaster affecting your car and your home, the settlement of the loss will be greatly facilitated.

Consult us, your satisfaction is guaranteed!

** These descriptions are provided only as a guide. Certain conditions, limitations and exclusions may apply to each of these guarantees, as specified in the forms. Coverage is also subject to change without notice. Please refer to the forms provided by your insurer and to their modifications.*

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