



**La Playa Private Client**  
Insurance with Intelligence®

# La Playa Private Client

## Insurance with Intelligence®

### UK Home Insurance

#### A Guide for Newcomers

If you're buying a property in the United Kingdom, you'll need to get insurance. It's important to get your insurance arrangements in place early to avoid delays with the property transaction and to reduce the stress around your re-location arrangements.

Insurance can help protect your household and family, providing financial compensation, reinstatement and replacement costs after damage, disaster and financial loss. You'll need Buildings Insurance as soon as your property purchase is complete.

- **Buildings:** for damage and loss arising from all risks including Fire, Escape of Water (leaks and floods), Subsidence, Accidental Damage, and Theft.
- **Liability:** Liability Insurance provides financial compensation for negligence by you the property owner/occupier, if someone takes legal proceedings against you: for example, if through your negligence you cause harm, loss or injury to someone else, your domestic staff are injured at work, or a guest slips and falls on your property.
- **Property:** Property Insurance will pay to replace or repair your personal belongings, fine art, jewellery, valuable articles and the general contents of your home, after damage or loss.
- **Motor:** It's a legal requirement in the European Union (EU) for owners and drivers of vehicles to buy Motor Insurance. As well as paying for repairs, it provides for damages to property and for the death or injury of others who may be involved in a road accident with you.

• **Private Medical:** Private Medical Insurance helps pay for the costs of diagnosis and hospital treatment in the UK for you and your family.

**La Playa Private Client** can help with all your insurance needs as well as advising on:

- **Valuation:** an appraisal of your property and home contents to establish how much insurance to buy.
- **Property Security:** fire protection, burglar alarms, panic rooms, CCTV, risk management.

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#### La Playa Private Client: Insurance with Intelligence

Homes | Contents | Art, jewellery, collections | Musical instruments | Cars | Yachts | Private aviation | Travel | Portfolio policies for homes, motor and boats

**Advice you can trust from an expert who understands you:**

- **Comprehensive, tailored insurance**
- **Independent expert advice** on policies, security and risk management
- **Relationship-based service:** "can do" culture; absolute discretion; a dedicated contact
- **Intelligent approach** for optimum pricing
- **In-house financial advice service:** private medical, financial planning, inheritance tax planning

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LA PLAYA

## 拉培亚的私人客户中心 - 睿智的保险



如果您有意在英国置业，那您必须购买保险。

提前准备保险计划能让您在买卖或移交手续能避免延误。

购买保险能保障您家人和财产，提供理赔，在遭受自然或非自然损失后维修和替换物品，以及补偿您的资金损失。且您完成购房交易您需要购买房屋保险。

### 房屋保险：

您居住的房屋，无论是火灾、水灾、沉陷、爆炸、盗抢、水管爆裂、外界物体坠落或倒塌等原因造成的房屋装修损失等风险都可保障。

### 责任保险：

承保在房屋范围内因发生意外事故导致第三者伤亡或财产损失，这可能是您被起诉，比如您雇佣的家政服务人员在从事家政服务工作时遭受意外伤亡事故或一个客人在您家滑倒受伤等等。责任保险为您提供经济赔偿。

### 财产保险：

承保房屋内家用电器、首饰、珍藏名画以及普通家具等由于遭受盗窃、抢劫或丢失行为而导致的损失。财产保险提供的经济赔偿可用于修理受损财产或替代类似价值的物品。

### 汽车保险：

在欧盟，车主和司机必须购买保险。发生交通事故时，可赔偿爱车修理、司机和乘客的伤亡和医疗赔偿费用。并可赔偿交通事故中另外车辆的第三者人员伤亡和财产损失。

### 私人医药保险：

涵盖您和家人在英国的诊断与住院医疗费用。

拉培亚的私人客户中心能提供您所需的保险资讯，其中包括：

~ 估值及保费估算。

~ 房屋保险及防范：防火措施、防盗系统、安全房、闭路电视及风险管理。

### 拉培亚的私人客户中心：睿智的保险

首页/资讯列表/珠宝及艺术珍藏品/乐器/汽车/游艇/私人飞机/旅游/家庭财产综合保险 我们的资深客服人员能提供您：

- ✓ 更完善和量身定制保险
- ✓ 中立的保险、保安及风险管理产品咨询
- ✓ 客户至上、积极及保密的专人服务
- ✓ 最佳价格
- ✓ 理财投资咨询服务、医药、财务规划、遗产税计划

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