

Why Hiscox for High Net Worth, Art & Collections?



We love writing high net worth customers' properties and possessions and have a particular expertise in fine art and jewellery. Whether your client needs cover for their overseas property, their classic or luxury vehicles, or for a renovation to an existing property, we can help you provide the right cover for them.



Cover that flexes with your clients

We can tailor coverage to best suit your clients' needs, with our empowered underwriting teams having autonomy to make fast, flexible decisions - giving your clients bespoke options on coverage and excess.



35+ years of trusted expertise

With over thirty five years of experience serving high-value clients, our rich history and heritage inspire confidence, provide stability, and reflect a deep understanding of what truly matters.



A common sense approach

No need to list your clients' jewellery and watches under £25,000 in value, or fine art pieces under £50,000 in value for our Hiscox Home Insurance 606 product.



Seamless cover for every stage of building works

Our market-leading renovation and extension cover protects your clients' property through every stage of the build process, from start to finish, providing comprehensive protection and peace of mind.



Worldwide home and contents cover

For theft, loss and damage to your clients' possessions when taken away from their home.



We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.

01 Flexible policies

More clients are choosing adaptable cover, selecting higher excesses for lower premiums and greater choice as costs rise.

02 Shifting insurance market

In a changing market where new entrants come and go, our history and heritage offer clients stability and expertise you can rely on.

03 The profile of wealth is changing

Today's ultra-wealthy clients have different lifestyles, assets and expectations - which call for a more bespoke, considered approach to cover.

04 Rising demand for digital-first solutions

Brokers and clients alike are looking for smarter, faster ways to engage. We're investing in a digital journey, such as Acturis 606 that mirrors how brokers want to access us - making it easier, quicker and more intuitive to connect.

High Net Worth, Art & Collections appetite overview

With deep expertise in High Net Worth, Art & Collections, we understand the complex risks your clients face. We can work with you to find the right covers for them and combine tailored solutions under one policy.

Below is a summary of our products and appetite - please contact us to discuss specific risks.



	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Hiscox 606 Home Insurance Includes cover you won't find in standard home insurance, designed for individuals with complex needs like high-value items, collections or listed properties.	• Low risk and low profile occupations • High Net Worth individuals • Client age: 35-80 • Balanced portfolios • Good claims record • Adequate protections and management • More than £150k contents and art • Homes and second homes in the United Kingdom, Channel Islands and Isle of Man	• Higher risk occupations • Client age: below 35 or above 80 • Existing claims record • Rental properties with main home • Imbalanced risks • Thatched properties • Private homes as part of a wider estate or commercial risk • Low incidental revenue generating activity	• High risk or high profile occupations • Private homes with a greater weight towards property owners/commercial use • Adverse claims record • High flood risk without the ability to cede to Flood Re • Historical subsidence not requiring partial underpinning • Previous insurers withdrawn cover • UK homes for overseas (non-EU based) clients
Motor Insurance Non standard cover built for higher value vehicles. Designed for higher-value vehicles, our cover includes specialist features not found in standard insurance - which can be tailored to each motor policy. Choose standalone protection or add it to your Hiscox 606 Home Insurance policy.	• Multi car portfolios with more cars than drivers • Appropriate cars for driver experience and location • Client age: 35-75 • Part of household portfolio • Good claims and driving conviction history • Luxury, performance and discerning classics	• Younger drivers as part of a portfolio • Single occasional use luxury/performance cars • Non serious fault claims and multiple convictions • Low overseas use • Hypercars as part of a large rounded portfolio • Higher mileage • Track days • Motorbikes	• Rallies and tours • Recent disqualification or multiple claims • Incidental commercial use • Personal cars for customers connected to motor trade
Fine Art Insurance	Designed for private collectors in the UK, this cover is available as a standalone policy or as part of our Hiscox 606 Home Insurance.		

Additional covers available as an add on to your clients' Hiscox 606 Home Insurance Policy

	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Overseas Home Insurance Hiscox Overseas Home Insurance offers two options: Holiday Homes: Designed for smaller risks when your main home is insured with Hiscox. Minimum premium: £350 plus local taxes. Overseas 606: Tailored for high-value risks, with at least £75,000 insured for contents and fine art.	• Core western European countries – Spain, Portugal, Ireland, France, Italy • Holiday homes in Europe for clients who insure their main home on Hiscox 606 Home Insurance	• Switzerland and other western European countries	• Other European counties and certain countries worldwide • European holiday homes for customers who live outside the United Kingdom and European Union/European Economic Area • Earthquake cover in Italy and Greece • Subsidence in Spain • Overseas homes in isolation
Renovation & Extension Insurance All-risks add-on cover for 606 Home Insurance clients undertaking major building works: Covers the existing structure, contents (including off-site), works in progress, plant, materials, liabilities, and alternative accommodation. Designed to be removed once building works are complete.	• Works projects valued at £250k + for existing Hiscox 606 Home Insurance clients	• Available to new Hiscox 606 Home Insurance undergoing works projects	
Other covers	• Travel Insurance: available to new or existing Hiscox 606 Home Insurance clients as an add-on to their policy, with pre-existing medical conditions referred to underwriters • Cyber Insurance: available to new or existing Hiscox 606 Home Insurance clients as an add-on to their policy		

We are **there for your clients** when it matters most

When the insured's son and his friend were assaulted on a train late at night, resulting in stolen belongings and a hospital stay, Hiscox stepped in immediately. We settled the claim on the first day and went the extra mile by sending the family a restaurant voucher, helping them find a moment of comfort after a distressing ordeal.



Want to
know more?

Visit our website: hiscox.co.uk/broker/private-client-insurance

Or contact our team: hiscox.co.uk/broker/contact