



Core products

Portfolio

Our portfolio service ensures that all of your possessions are covered under a bespoke programme tailored to your individual requirements. A single insurer option to cover your UK residences, holiday homes, motor vehicles, boats, yachts, travel and aircraft will ensure complete peace of mind as well as saving you time and money. The benefits of a portfolio may include:

- Single insurer covering all personal insurance requirements
- Enhanced cover with extra benefits
- Free personal insurance review*
- Free security and risk management advice
- Free valuation to ensure adequacy of sums insured on buildings and contents
- Preferential rates for valuation services for fine art, antiques and valuables
- Single low rate direct debit payment (often interest free)
- Single renewal date

* Your personal insurance review will be carried out by one of our senior brokers at a place and time convenient to you. The review will include a full fact find of your personal requirements plus a health check on your current insurance programme. We will then offer best advice on any changes required in a detailed report.

Property

We can arrange insurance for the buildings and contents of a diverse range of properties. This can range from a single home or city apartment to a complex property portfolio across a range of locations, including those overseas or a country estate.

- Listed & Period Property
- Gardens and Landscaping
- Assistance to prevent under insurance.
- Advice on security to protect you and our home
- Cover for children's possessions whilst away at University
- Lifestyle covers including identity fraud protection

Valuables

We can help you ensure that you are adequately protected paying particular attention to your most treasured possessions, also providing cover on an agreed value basis.

- Fine Art Collections
- Jewellery
- Antiques & other collectables
- Wine
- Risk Management advice including valuations and depreciation following a loss

Motor

We can provide cover for private vehicles, on an individual or family fleet basis. These can include everyday cars, classics, prestige, sports or supercars. Benefits may include:

- One policy for all your vehicles
- No blame bonus
- Comprehensive Driving other cars for non family members
- Agreed value
- European Cover including breakdown.
- Comparable courtesy vehicle

Marine

We can provide cover from small pleasure craft to larger yachts, powerboats, cruisers, narrowboats and classic craft. This can include inland or coastal waters including Europe and even further afield.

- Overland Transportation
- Emergency expenses
- Temporary substitute yacht
- Windstorm exposure (Caribbean risks)
- Navigational Equipment
- Liabilities. (Including jet skis)
- Employers Liability for Captain and crew

Travel

We can provide annual travel cover for your whole family, including au-pairs and other domestic employees travelling with you, providing generous policy limits. Cover can be obtained in respect of your family's life adventures and unusual activities.

- High limits provided in respect of cancellation cover
- Cover available for third party liability whilst driving in the USA and Canada
- Cover provided for Children whilst overseas on school trips
- Cover can be obtained in respect of medical conditions