PARTNERS®

Private Client Insurance

Advice that makes the difference

Welcome

to the **next generation** insurance advisory business

We aim to challenge the status quo by delivering the most effective and user-friendly insurance experience available, combining the best technical advice and client service, with modern thinking and intelligent use of technology.

We care about you and your valued possessions, whether we are protecting your home, prestige cars, and valuables, or your art collections and treasured jewellery.

Guiding you through the process, we will help you make sense of all your personal insurance needs whilst making clear recommendations regarding their protection. Our highly experienced Private Client team will take the time to fully understand your lifestyle and priorities, including a complimentary personal home visit where appropriate, and should the worst happen, our in-house claims team will stand shoulder to shoulder with you to provide dedicated support aimed at reaching the right outcome for you.

In short, we aim to give you confidence that your insurance will deliver on its promise when you need it most.

Phil Barton, CEO

Cover built around **your needs**

The value you place on your possessions, whether inherited or acquired over the years, is clear.

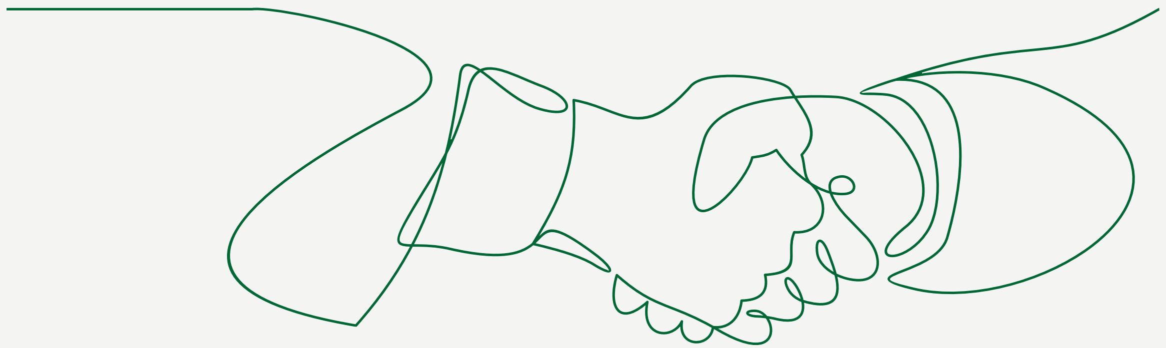
We share this passion and seek to help you safeguard and protect you and your family's legacy, including those with assets crossing international borders.

Our aim is to provide you with a bespoke solution that is based around your lifestyle, with the very best advice and support, as if you were a part of our own family.

We're here to take care of your insurance needs, so you can enjoy the fruits of your success.

Our **claims promise**

When you need to make an insurance claim, we're here to **stand shoulder to shoulder with you** and support you through our dedicated in-house claims team.



From your home and vehicles, to overseas travel and luxury assets, our specialist team has the experience to represent you and has been designed with two key objectives; firstly to minimise the impact on your day-to-day life and secondly, to optimise the claim outcome for you.

If the worst were to happen, we have a highly experienced in-house Chartered Loss Adjuster & Claims Consultant to advise on key claims strategies, and your dedicated team will support you in the quantification and negotiation process.

Our dedicated expert team are here, for you, when you need it most.

Our claims promise rests on **three pillars**:

1 |

Deliver a professional, client focused claim service with empathy and understanding, providing you with a positive experience.

2 |

Work with you to ensure that you always receive clear communication to guide you through the process, including regular updates from us to achieve a fair, equitable and speedy settlement.

3 |

Provide support from a highly motivated team, who are approachable and knowledgeable, and who put you first.

Your **home & contents**

Like memories, your home and its contents have been built up over many years and are likely to be your most prized possessions. Ensuring you have the right insurance in place can instil confidence, knowing that should the worst happen, you can rebuild your home and your life.

Partners& provides specialist, comprehensive advice to support you with:

- Buildings and contents (including listed and non-standard homes)
- Worldwide 'all-risk' cover
- Specialist insurance for collections of fine art, antiques, wine, watches and jewellery
- Cover for holiday homes and investment portfolios (UK and Overseas)
- Cover for properties undergoing refurbishment
- Cover for home office equipment
- Cover for students' possessions away from the home

Your **performance, prestige & family cars**

Whether you drive for passion or to get from A to B, we understand you need more than the average motor insurance policy. From high performance and classic vehicles, to family cars and motorbikes, we'll make sure it's never a chore to insure your vehicles.

Many of our clients take advantage of our ability to insure multiple vehicles by wrapping them all up into a 'portfolio' policy – one policy, one renewal date, and a single payment.

Popular policy features enjoyed by our clients include:

- Comprehensive cover when driving any other cars
- Any driver cover for your cars
- Your choice of preferred repairer
- Suitable courtesy cars as standard
- Agreed value for your replacement vehicle for total loss and theft claims

Your **lifestyle**

You've worked hard to create a lifestyle that works for you, and we're here to protect it. From specialist multi-policy travel insurance services for culture-seeking globetrotters, to advice for your next renovation project or overseas property, we can help you cut through the noise by providing advice that's clear.

Whatever your lifestyle aspirations, we will work with you and other professional advisers to recommend a flexible and comprehensive solution.

Your **valuables**

Whether you have a passion for art, jewels, building your vintage wine collection, or simply enjoy the craftmanship of luxury watches, with our carefully created insurance and risk management approach, your valued collections will be fully protected.

Our holistic approach is designed to make sure you understand the full value of your assets, and that they are always appropriately safeguarded.

By providing specialist policies, backed up by a wealth of professional partners, we aim to remove any worry or concern associated with the ownership of such items.

Private **office**

In a world where we are no longer bound by country limits, not all insurance responds in the same way. Our clients require an adviser they can trust to consolidate and manage their entire insurance requirements under a single global insurance programme. Homes, contents, valuables, cars, boats, planes and collections across the UK, Europe and US can be safely wrapped up into one master insurance programme.

Our Private Office division comprises a dedicated team of highly qualified and experienced practitioners providing a boutique insurance advisory service to our significantly wealthy and family office clients.

Managing your **personal risk**

Forewarned is forearmed, and your personal risk is **no exception.**

Being aware of the risks you and your family could face enables you to take steps to mitigate the impact. Our independent expert advice includes choosing policies, security and risk management – **introducing the Partners& Personal Risk Health Check.**

Cyber

For many of our clients, the most significant and increasingly disturbing threat to them and their family is a cyber-attack. With the influx of smart home devices gathering data on you and your family and the increasing popularity of modernized digital payment options through your smartphone, you could be more vulnerable to cyber threats than you think.

We've designed a dedicated Cyber Risk Health Check. Our complimentary service allows you to understand the extent of cyber risks you face and work together to protect you and your loved ones against these risks.

Security

It's important that you manage your security risk in a way that fits with you, your family and home.

We can provide you with access to our carefully selected panel of professional partners for expert risk management advice on the areas that matter most, including:

- Security
- Fire prevention
- Flood preparation
- Surveys and guidance to mitigate risk (without disturbing your lifestyle)

Health

Nothing is more valuable than the health of you and your loved ones, and we will help you enjoy the peace of mind that adequate personal and business protection can bring.

Our health and benefits advisory team work closely with specialist insurers, making it possible to offer a range of services that include:

- Private Medical Insurance (PMI)
- International PMI
- Key Person Insurance
- Shareholder protection

Designing your **bespoke insurance portfolio**

Our step by step approach.

1 | Visit and listen

We listen carefully to your needs and priorities to identify where improvements can be made.

2 | Research and insurer collaboration

We communicate on your behalf with a panel of world class specialist insurers.

3 | Analysis and benchmarking

We go through a systematic process of market and policy analysis, assessing the latest developments on cover and rates, and negotiate the best outcome for you.

4 | Recommendations

We make an independent recommendation on the policy structure and insurer we think will serve you best – and importantly, set out clearly why.

5 | Your Private Client Team

We continue to walk with you, building a dedicated personal service team to respond quickly whenever you need us.

6 | Connect

We provide access to a broad range of expert guidance on a wide range of additional needs you may have to help make your life simpler.

7 | Regular review

We consistently review your needs and ensure your cover remains fit for purpose, and ready to respond.

Our **ecosystem**

Our ecosystem, cultivated over many years, comprises a network of trusted partners – insurers, lawyers, financial advisers, accountants – people we like and trust.

Our first thought is how we can bring to bear our rich network of connections to help you, our client. Our ecosystem spans a range of services, including:

Security:

- Personal
- Physical
- Architectural
- Reputational
- Cyber

Asset Advisers:

- Art collections
- Management valuations
- Shipping & packing
- Tax & wealth management

Property:

- Acquisition
- Construction
- Maintenance
- Surveying

Lifestyle:

- Supercars
- Jewellery
- Watches
- Luxury escapes

What **our clients say** about us...

Excellent
Trust
Upbeat
Consideration
Communication
Straightforward dealing
Solution-focussed
Fairness
Honesty
Efficient
Customer care

What **our insurer partners say** about us...

> We have dealt with the Private Client team at Partners&, for over 20 years and enjoy an excellent relationship. The team are extremely experienced, professional and experts in seeking the best solution to fit with their clients' needs. They consistently deliver an exceptional service, with a relentless customer focus and a refreshing advice led approach.
>
> – Simon Mobey, Head of Private Clients | **AXA XL Private Clients**

> We regard the Private Client team at Partners& as insurance experts, who pride themselves on understanding and doing what is best for their clients. We are delighted to be a trusted partner of Partners& and to support them in making a difference for their clients.
>
> – Kate Wells, Managing Director | **Azur Private Clients**

> Hiscox are proud to work with Partners& as a key insurance advisory partner. Their advice driven, client centric approach sets them apart, and we enjoy a relationship built on experience and shared values.
>
> – Ross Dingwall, Distribution Director | **Hiscox Private Clients**

Your
dedicated team

Our Private Client team is made up of some of the best in the business.

From our deep insight and understanding of your market, to our approachability and excellent client service, we're here for you. We'll make sure you've got our support when you need it most.

We wear our Chartered status with pride – it is evidence of our focus on technical excellence, our client-centric approach, a strict code of ethics and our professional standards.

We are thrilled to have been awarded Gold status in June 2020 by Investor in Customers (IIC). IIC is an independent assessor and benchmarking organisation specialising in client relationships. We're proud of what this represents, and we are eager to continually improve the levels of service and support we give you, our valued clients.

Led by...

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> We are creating a culture that the most talented advisors in the UK want to be a part of. Everything Partners& is doing is centred around people – believing the best client experience is only possible when the people serving them are genuinely engaged and doing something they passionately believe in.

We would be delighted to hear from you, please get in touch:

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Insurance Brokers
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Investor in Customers® Gold 2022

Insurance POST THE BRITISH INSURANCE AWARDS 2023 WINNER
Insurance Broker of the Year

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