



Private Office
Your world, covered



WELCOME TO THE NEXT GENERATION INSURANCE ADVISORY BUSINESS.

By combining the best technical advice and client service,
with modern thinking and intelligent use of technology, we aim
to shake up the status quo and enhance our clients' experience.

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INSURANCE DESIGNED TO GO WHERE YOU NEED IT

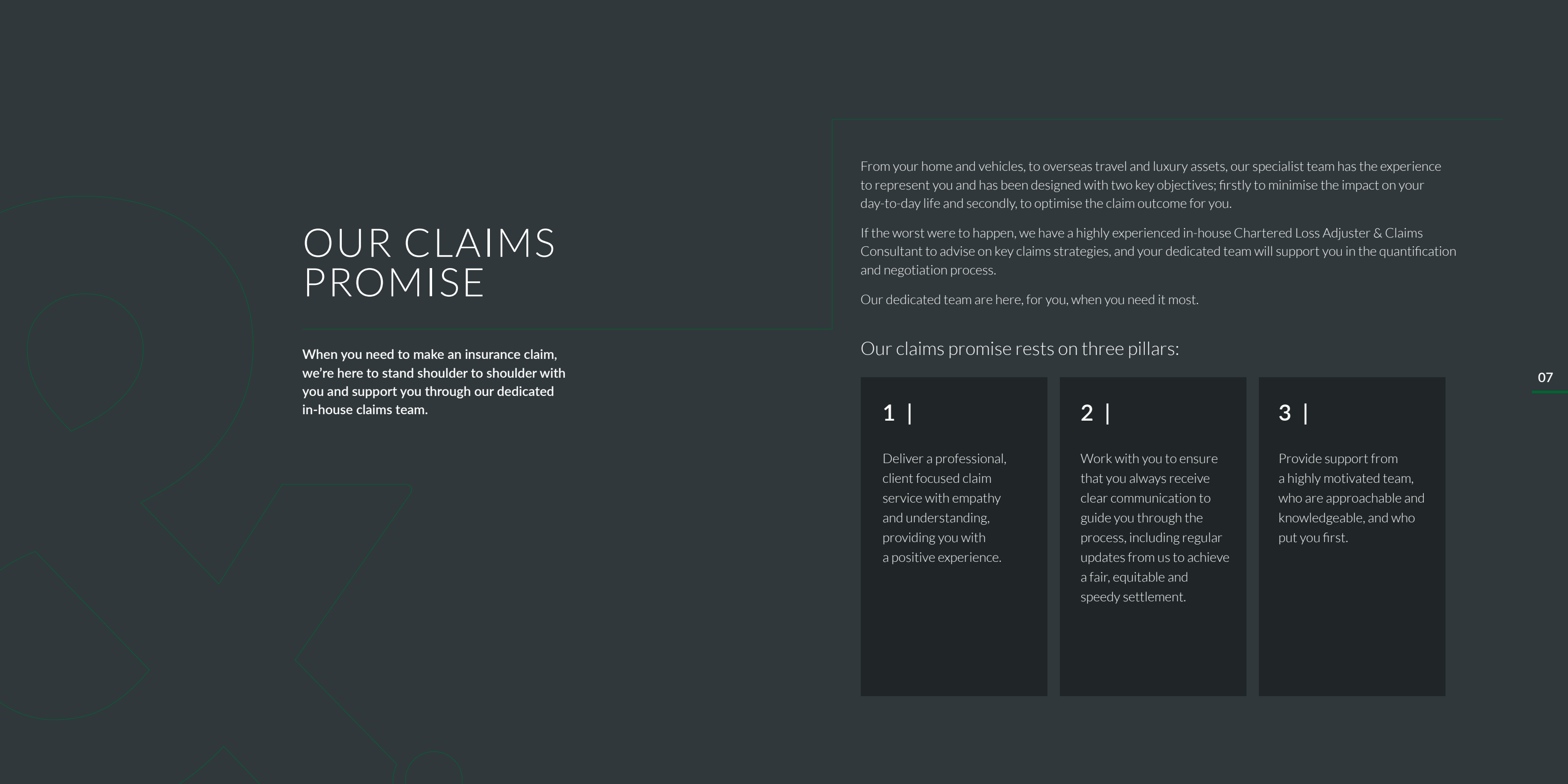
In a world where we are no longer bound by country limits, your insurance needs to respond in the same way. We understand our clients require an adviser they can trust to consolidate and manage all their insurance requirements under a single global insurance programme. With Partners&, your homes, contents, valuables, cars, boats and collections across the UK, Europe and US are safely wrapped up into one portfolio.

That's why I am delighted to introduce you to our Partners& Private Office team, comprised of dedicated, highly qualified and experienced practitioners who are committed to providing a boutique insurance advisory service to respond to your complex asset portfolio.

Ultimately, our aim is to be the best insurance advisory practice in the UK; combining the best traditions of broking with class-leading client care and intelligent use of technology. Partnership is at the heart of our approach – we know what works for you, and how to structure a portfolio of cover for optimal results, working with some of the best insurers in the world to get the right outcome for you.

We will stand shoulder to shoulder with you, to give you confidence and peace of mind that your insurance and risk management needs are taken care of, and your family, assets and lifestyle are protected from financial disruption.

Darren Humphray, Managing Partner, Private Client

The background of the slide features several large, faint, light-green geometric shapes, including circles and polygons, scattered across the dark grey background.

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 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 HOMES & CONTENTS

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The value you place on your home, and the pieces you've inherited and acquired, is clear.

We share this passion and seek to help you safeguard and protect your legacy, no matter the type, value, or location.

We understand our clients' value, and continue to rely on, our bespoke solutions to protect their lifestyle – wherever you happen to be in the world.



YOUR VALUABLES

Whether your passion lies in art, building your vintage wine collection, jewels or simply enjoying the craftsmanship of luxury watches, our carefully created insurance and risk management approach means your valued collections will be fully protected.

We aim to bring together professional expertise around your assets to ensure they are always appropriately safeguarded, from valuation to appropriate storage. Our purpose is to give you confidence to wear and store your valuables with pride, bringing comfort and ease to protecting the things you love with the combination of specialist policies, expert advice and our ecosystem.



YOUR CARS

Whether you drive for passion, or to get from A to B in comfort – from high performance to classic motors – we understand you need more than the average motor insurance policy.

Many of our clients take advantage of our ability to insure multiple asset classes, such as your vehicle and properties, by wrapping them up into a 'portfolio' policy – one policy, one renewal date, and one single payment.

YOUR YACHTS & SUPERYACHTS

Time on the ocean brings about a sense of inspiration, freedom and perspective.

Your yacht may be your second largest purchase, and we understand it's so much more than just an asset.

By streamlining specialist yacht insurance alongside your high-value home and motor cover through a portfolio approach, we can design a more attractive and compelling insurance solution.

MANAGING YOUR RISK

As well as protecting your assets and lifestyle, our Private Office approach is designed to protect your time against insurance administration and the impact of claims.



- **Cyber** | protecting you and your family against digital threats
- **Security** | maintaining your lifestyle with minimal risk
- **Health** | supporting your personal health needs

Our approach means getting to know you and understanding your lifestyle. With the Partners& Personal Risk Strategy, we can provide independent expert advice in choosing healthcare policies, security and risk management to help you reach the right risk protection outcome.



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. Absolute discretion and confidentiality are assured, and we are happy to sign non-disclosure agreements.

2 | **Research and insurer collaboration**

We communicate on your behalf with a panel of world class specialist insurance providers and on a 'need to know' basis. We share insights with senior underwriters from our panel of world-class specialists.

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 Office team**

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

6 | **Lifestyle guidance**

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

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, financial advisers, accountants, lawyers – people we know and trust.

Our first thought is how we can share our rich network of partners to help you.

Our ecosystem spans a range of services, including:

Security:

- Architectural
- Cyber
- Personal
- Physical
- Reputational

Asset Advisers:

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

Property:

- Acquisition
- Construction
- Maintenance
- Surveying

Lifestyle:

- Jewellery
- Luxury escapes
- Supercars
- Watches

YOUR EXPERIENCED TEAM

Your dedicated Private Office team is here to support you.

With over 100 years' combined expertise, our team is committed to making sure you have the optimum protection in place.

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 2024 by Investor in Customers (IIC). IIC is an independent assessor and benchmarking organisation specialising in client relationships.



Paul Fisher
Partner – Private Office



Mike Taylor-West
Partner – Private Office and Marine



Matt Mullee
Partner – Private Office



Grace O'Callaghan
Team Lead (Fine art)

TWO AWARD WINNING BUSINESSES TEAM UP TO DEVELOP A TRANSATLANTIC PROPOSITION

In times of uncertainty, private clients are looking for exceptional service levels and advice they can trust.

Partners& and Smith Brothers Insurance have created a transatlantic partnership to create an international solution for wealthy individuals with homes and assets in multiple countries.

Estate and asset protection can often be complex, particularly when working across borders and between various insurers. Disparate policies may not work together and the lack of collaboration between brokers in different countries can cause confusion and leave clients exposed.

We are committed to enhancing your experience with insurance, ensuring your global assets are protected, and should the worst happen, stand ready to respond quickly and effectively.



Christina Woodrow
Account Executive – Private Client



Mike Kelly
Practice Leader – Private Client

CONTACT

We would be delighted to hear from you. Please contact us to discuss your personal insurance needs.

Darren Humphray

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Insurance Broker
of the Year