


Private Clients

Expert advice you can trust





**Our role is to make things easy,
provide clarity and instil confidence
when arranging your insurance.**

Expert advice you can trust

Insurance is one of the rare items you buy yet hope you never use.

It's only when you claim that you discover if the policy performs as you expected.

Sadly, many insurance experiences are disappointing.

Unlike a new car, you can't test drive an insurance policy. So, as a buyer you may not know how an insurer and its policy performs until you submit a claim. However, you can rely on my +25 years' experience of creating Private Client products at specialist insurers.

At Craufurd Hale we aim to remove doubt, giving more confidence that your insurance will respond as you expect - to be treated fairly and quickly, supported by excellent personal service.

We deliver more certainty by taking the correct steps upfront. Getting the details right is our role as a specialist Private Client broker. We invest time to understand your needs, help establish correct sums insured, and advise how to best protect your assets with a suitable policy.

Wherever possible, we streamline policies into a portfolio to reduce administration for you.

I would be delighted to discuss our services with you in person.

A handwritten signature in black ink, appearing to read 'Ashley Cole', with a stylized flourish underneath.

Ashley Cole

Managing Director

The **simplicity** of one personal account manager on your side, who knows you and can streamline your insurance portfolio.

Clarity through our expert independent advice and transparent explanations.

We understand the intricacies of policies, so you can have **confidence** in your insurance, trusting it to respond as you would expect after an issue.

Avoiding disappointment

Unpleasant claim experiences typically arise from unsuitable policies with restrictions in place ... enabling the insurer to decline or reduce the settlement. Being forced to accept the insurer's repairer or an inferior replacement item causes further frustration.

Naturally, we don't want clients to suffer a loss. But if it happens, we want your issue resolved swiftly and your personal choices respected.

We seek insurers with a common-sense approach who understand the lifestyle of a private client. For example, it should be the client's choice where they replace or restore an item or opt for a cash replacement instead.

Our role as specialist brokers

We help ensure a claim experience is as fuss-free as possible – by arranging the most suitable policy and limits for you.

Our independence means we aren't tied to specific insurers and we can give expert unbiased advice. Your personal account manager will match the best cover and service to your needs.

Your options are explained in plain English to help your decision process. Only specialist insurers with exceptional claim services and strong financial ratings are considered.

Portfolio approach

Better value and reduced administration usually result from combining home, car, jewellery and art insurances into one policy, where possible. The portfolio approach helps eliminate gaps in cover or unnecessary duplication.

Simplicity ● **Clarity** ● **Confidence**

Homes and contents

Cover for a diverse range of main and secondary properties in the UK plus vacation homes in some European locations. The rebuild value of main homes typically exceed £1 million, and contents total more than £100,000 excluding jewellery, art and other collections.

A specialist policy will typically include:

- Broader cover, higher limits and far fewer restrictions than standard insurers
- Extended replacement cost cover e.g. if it costs more to rebuild your home than stated on the policy, you are still covered
- Worldwide, all risks cover for possessions
- Agreed value approach
- Your choice whether to replace or rebuild, or receive a full cash payment
- Accidental damage for homes and contents, as standard
- Your choice of supplier, repairer or restorer
- Legal expenses, identity fraud, aggravated burglary, public & employer's liability, home emergency cover.



Main home
Holiday home
Rental Properties

Valuables

Specialist cover for single items or collections. In an individual policy or within a home policy. Specialist services such as valuations, restorations and transportation can be accessed via our network.

Standard covers in a specialist policy include:

- Global 'all risks' cover, even whilst travelling
- Agreed value for specified items
- Extended replacement cost
- Pairs and sets cover
- Flexible approach to automatically cover newly acquired pieces
- Your choice of specialist repairer or restorer.

**Jewellery
Fine Art
Collections**



Cars

We can streamline multiple car policies into one. Better value is often gained when there are more cars than drivers and by combining car cover within a household policy.

Standard covers in a specialist policy include:

- Comprehensive cover
- Agreed values
- Broad driver entitlement and driving other cars comprehensively
- No deductions for wear and tear
- Your choice of repairer/garage
- Like-for-like courtesy car
- Unlimited foreign trips
- Europe-wide breakdown cover
- Legal expenses, car jacking.



Single cars
Car collections
Supercars
Classics
Every day cars
Family fleets

Boats and Yachts

Such specialist assets demand a specialist broker so we work with select partners to provide the appropriate knowledge and insurance protection. As your central contact we manage solutions for the level of cover you wish (typically third party/ third party fire & theft/comprehensive).



Sailing boats
Motor boats
Superyachts



Renovation Insurance

We can arrange separate cover if you undertake significant home renovations. Due to the increased risk of fire/other damage during renovations, it is usually difficult to automatically cover such works under some existing home policies. The additional policy may include buildings, contents, trace & access and theft of materials.



Travel Insurance

We do not arrange travel as a standalone policy, but it is often included as a benefit within some specialist home policies.



Commercial

We also arrange insurance for commercial clients in a range of industry sectors. Contact us for more information.

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Jewellery images courtesy of Boodles.

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