



INSURANCE FOR
PRIVATE CLIENTS



BOLLINGTON PRIVATE CLIENTS

THE ULTIMATE IN STRESS-FREE INSURANCE FOR
INDIVIDUALS, FAMILY OFFICES AND COMPANY SCHEMES

For more than 40 years Bollington Insurance has earned an enviable reputation as a specialist broker for those with a little more to protect – with our expertise in higher-value homes and cars, as well as art, antiques, jewellery and wine.

We are one of the largest and most financially-stable independent insurance brokers in the UK, as well as one of the most successful.

Our long-standing relationships with a range of quality insurers means that we are able to negotiate preferential terms for our clients.

Our national presence allows us to offer a personal service to our clients, no matter where they live in the UK.

Our professionalism and personal touch is reflected not only in the many prestigious awards we have won but also in the loyalty of our clients and the growth of our business through personal recommendation.





THERE IS NO REASON TO ACCEPT ANYTHING LESS THAN THE BEST. **SO OUR GOAL IS EXCEPTIONAL ADVICE, COVER AND SERVICE. TIME AFTER TIME**

INSURANCE IS FAST BECOMING AN IMPERSONAL WORLD OF INVISIBLE BROKERS, AUTOMATED TELEPHONES AND ANONYMOUS CALL-CENTRES – FULL OF PITFALLS IF YOU OWN ANYTHING SLIGHTLY OUT-OF-THE-ORDINARY. **SO AT BOLLINGTON INSURANCE WE INSIST ON AN APPROACH THAT IS REASSURINGLY OLD-FASHIONED – THE PERSONAL TOUCH.**

- Ⓢ We take the time upfront to understand the risks you face
...so we can help minimise them, without compromising your lifestyle.
- Ⓢ We design a thoughtful individual protection plan for you
...so you buy the cover you need, and not the cover you don't.
- Ⓢ We work only with specialist insurers
...so you can enjoy financial security, market-leading cover, and an outstanding claims service.
- Ⓢ We can simplify things merging your needs into a single portfolio
...so you have one renewal date, one premium and avoid those irksome grey areas between policies.
- Ⓢ We appoint a dedicated manager to run your account
...so you have someone – who knows you inside-out – championing your interests, securing best value and keeping things stress-free.



IT'S OFTEN THE CASE THAT **THE MOST EXPENSIVE INSURANCE POLICY MAY NOT BE THE ONE THAT COVERS YOUR NEEDS ADEQUATELY**

WE WANT TO CREATE CERTAINTY. SO YOU CAN FEEL CONFIDENT THAT YOUR FAMILY, YOUR HOME AND YOUR MOST TREASURED POSSESSIONS ARE PROPERLY PROTECTED.

That's why we start with an initial review of your current insurance arrangements often followed up with an appraisal from your insurance company. We build an in-depth understanding of the real risks you face and the real replacement cost of your home, cars and belongings.

- 👉 We can offer relevant advice to reduce the risks – protecting you, your family and your property ... and saving you premium.
- 👉 We can accurately match your cover to your requirements – so you're amply covered and only paying for what you really need.
- 👉 We can all agree precisely what is insured and for how much – so we can ensure that the claims process is as smooth as possible.



CONCIERGE SERVICES

WE HAVE PREFERENTIAL ARRANGEMENTS WITH A NETWORK OF PROVIDERS WHO OFFER EXPERT ADVICE ON MANAGING RISK AND PRESERVING YOUR MOST CHERISHED POSSESSIONS.

HOME AND FAMILY SECURITY: For advice, products, installation and training to minimise you and your family's exposure to crime at home and abroad, including IT protection.

STAFF SCREENING: To confirm the integrity of your domestic staff.

HOME MAINTENANCE: For spills and clean-ups to transport and storage specialists.

HOME PRESERVATION SURVEYS: From water leak detection to thermographic investigation.

PROFESSIONAL BUSINESS PARTNERS: For introductions to recommended private banks, wealth managers, lawyers, investment firms and tax specialists.

DRIVER COACHING: To equip drivers of prestige or high performance cars with the skills to get the best from their vehicles in the safest possible way.

PRESTIGE VEHICLE SOURCING: A personal advisory service on new vehicle sourcing.

VALUATION: For art, antiques and jewellery to wine, guns and classic cars.

COLLECTION MANAGEMENT: For simple valuation updates to an interactive collection database.

COLLECTION PROTECTION PLANNING: For significant collections where replacement is not always an option and money is no real compensation.

Visit bollington.com/conciergeservices for more details.



AN INITIAL ASSESSMENT
THAT PINPOINTS **YOUR REAL NEEDS**



WE INSIST ON **COVER THAT**
APPLIES IN MORE SITUATIONS
WITH FEWER CONDITIONS

WE SEEK OUT THE RIGHT COVER
WITH THE RIGHT INSURER TO
MEET YOUR INDIVIDUAL REQUIREMENTS.

We only recommend insurers with a proven capacity to pay claims promptly, a record of market-leading cover and a global presence to meet your needs around the world.

Our relationships with these insurers means we can often secure:

- 👉 Unique policy covers – giving you greater protection.
- 👉 The most generous limits – even for significant assets.
- 👉 Fewer restrictive conditions – so you can live life the way you want.

Our initial assessment means we can negotiate cover that:

- 👉 Is specifically tailored to your needs – however complex.
- 👉 Genuinely complements your lifestyle.



FOR YOUR HOME: We can offer unlimited cover, including outbuildings and gardens. We can insure second homes (UK and abroad) on the same basic terms as your main home.

FOR YOUR POSSESSIONS: We can offer worldwide all-risks cover including accidental damage – even when you're travelling – with almost no restrictive conditions. Plus new-for-old – even for clothes.

FOR YOUR JEWELLERY, WATCHES, ANTIQUES, ART, GUNS AND WINE: We can offer market-leading specialist covers, including agreed value, pairs & sets, depreciation in value following a loss, as well as automatic cover for newly acquired items.

FOR YOUR FAMILY: We can offer cover for aggravated burglary, car-jacking, kidnap & ransom, stalking and road & air rage.

FOR YOUR CARS – MODERN, CLASSIC OR HIGH PERFORMANCE:

In most cases we can offer benefits not always available elsewhere, including:

- 👉 **Agreed value, whatever its age, plus automatic appreciation in value** – to help you buy a like-for-like replacement if your vehicle is written-off.
- 👉 **Truly comprehensive** – you can drive any car & most people can drive yours.
- 👉 **Your choice of repairer** – a garage you trust, not the cheapest available.
- 👉 **Comparable courtesy car** – even after a fire or theft.
- 👉 **No skimping with non-manufacturer parts or deductions for wear and tear.**

COVER THAT LEAVES YOU **FREE**
TO ENJOY YOUR POSSESSIONS



WHEN MAKING A CLAIM,
**WE WANT YOU TO
FEEL IN CONTROL**





OUR AIM IS TO ENSURE
THAT **YOUR CLAIM IS PAID**
QUICKLY AND FAIRLY

WE WORK ONLY WITH INSURERS WHO HAVE
AN EXCEPTIONAL CLAIMS SERVICE AND
DON'T LOOK FOR WAYS TO AVOID PAYING.

We aim to ensure that:

- ☞ You are paid what is fair to put things right – not a penny less.
- ☞ You are offered the choice of cash or replacement
– and allowed to nominate your own supplier for replacement,
and your chosen craftsmen or garage for repair.
- ☞ Your claim is dealt with speedily and sympathetically however complex
– with expert support to restore things as they were.

A CLAIMS SERVICE THAT STRIVES
FOR **NO NASTY SURPRISES**

EXAMPLES OF **THE PERSONAL TOUCH** IN ACTION



GOING THE EXTRA MILE

A policyholder lost a treasured Rolex whilst sailing at a water park.

The watch was of huge sentimental value as it was a gift from his father to mark a special occasion.

This was explained and, as a result, the insurer offered to send out a diver to see if it could be located. Luckily, visibility was good and the watch was found.

If it had not been recovered, the client would have been paid the Agreed Value of £35,000 with no deductions – allowing the watch be replaced, or not, as he wished.

With an ordinary policy it is most unlikely there would be an attempt to recover the watch, despite its sentimental value.

Instead the insurer would probably offer the so-called 'market value' of around £28,000, less any excess.

As a result, the client could be left out-of-pocket by over £7,000.

Example case studies from one of our panel insurers. The precise cover provided is subject to the terms of the policy as issued.

COVER BEYOND EXPECTATIONS

A burst boiler caused significant water damage to a client's kitchen floor and the kitchen cupboards.

The open-plan kitchen linked to a dining area and playroom. A walnut wood floor was laid throughout.

Although the water had only damaged the kitchen floor, it was impossible to match the new floor to the remaining walnut floor.

Recognising that this was not acceptable aesthetically, the insurer offered to replace the floor not only in the kitchen but also in the dining area and playroom.

So, in addition to replacing the kitchen cupboards, the client was paid a total of £16,000 to replace the whole floor.

With an ordinary policy it is likely that the insurer would only have replaced the floor in the kitchen.

This would leave the client either with a mis-matched floor or out-of-pocket by about £10,800 if he chose to replace the whole floor himself.

BOLLINGTON INSURANCE BELIEVES IN **GIVING BACK TO THE COMMUNITY.**
TO THOSE WHO DESERVE BETTER. TO THOSE WHO ARE STRIVING FOR BETTER.



Business should have an ethical role in the community and we are proud to support a wide range of local charities who make a real difference to those who deserve better.

Equally, we are delighted to give a helping hand to young people who are striving for better in the field of sport. Particularly worthy of mention is **Tyrrell Hatton**, a young golfer who first qualified for the Open as a teenager in 2011.

Bollington Insurance has supported Tyrrell since his rookie year on the European PGA tour.

He enjoyed a sensational 2015, breaking into the hallowed ranks of the world's top 100 golfers. He finished in the top 10 in four events, qualified for 2 Majors and played in his first World Golf Championship – the HSBC Champions in Shanghai.

His next objective is to achieve top 50 status – and he is showing every sign of accomplishing this sooner rather than later.

As a Bollington Insurance Ambassador, he looks forward to meeting clients at events throughout the year ... and maybe helping you with your golf!





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