

# Art & Private Client Risk Appetite Guide

For broker use only

## A guide to our new business risk appetite

We have many years of experience insuring private clients living in a range of different property types – from listed through to contemporary buildings, and their contents, jewellery, art and collections.

Our underwriting is flexible, with consideration of your client's lifestyle and profile, and we have capacity to cover sums insured for buildings and contents up to £100m, and up to £130m for art.

We are able to insure any art or collectables that could be bought and sold at a reputable auction house and can also offer art and contents only policies.

The following provides some examples of risks within our appetite. If you have a client that we would be interested in, please refer to one of our underwriters.

### Within appetite

Premiums above £2,000 (target £3,000+)

Private homes, from listed through to contemporary properties

Private homes with some commercial activity

Balanced portfolio of art, contents and jewellery

Contents and/or art in isolation

Collections including wine, stamps, medals etc.

### Normally outside of appetite

Thatched properties, unless part of a wider portfolio.



# Art & Private Client

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## **A guide to getting the best terms for your client**

When you submit a new business enquiry to us, please supply as much information as you can about your client and their requirements.

## **The list below identifies some of the features that we consider necessary in considering your client:**

- Sums insured for buildings, contents, art and jewellery
- Construction details of the property - we look for well-maintained properties, and if the property is listed, the Grade applicable
- Confirmed claims experience for the last 5 years
- Client occupation and background. We look at each enquiry on its individual merits
- Any ongoing or intended building works/renovations beyond £125k in value. We cover existing structures undergoing building works up to £125k, and also provide up to £100k for works materials your client is responsible for automatically
- Details of fire and security measures in place for both property and/or art collections
- Valuations already undertaken for both the property and jewellery/art collections.

### **Getting in touch**

#### **Art & Private Clients**

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