



Art & Private Client Risk Appetite Guide

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 insure buildings and contents up to £100m, and up to £155m for art.

We are able to insure any art collectibles and collections and 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 contact one of our underwriters.

Within appetite

Minimum building sums insured £500,000

Minimum contents sums insured £150,000 plus jewellery

Premiums £2,000+

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.

Single article limits - art and antiques £30,000

Personal valuables - £17,500

Normally outside of appetite

Thatched properties, unless part of a wider portfolio.

For broker use only

Product benefits:

All risks basis of cover, plus additional covers, including business interruption, trustee indemnity and travel cover.

- Cyber cover which comprises home systems damage as standard, with the option to purchase cyber crime and cyber online liability as additional covers.
- Extended payment cover for buildings (including Grade I listed buildings), art, antiques and personal valuables.
- Optional covers for travel, employers' liability and business cover.
- 0% interest free instalments.

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.
- Valuations already undertaken for both the property and jewellery/art collections.
- Cover extensions include loss prevention, security upgrade, and up to 30% of contents sum insured or £250,000 (whichever is the less) for new acquisitions.
- Cover for working from home office and minor use of the home for business such as gardens open to the public or bed and breakfast.

Getting in touch

Art & Private Client team

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Email: quotes@ecclesiastical.com | For your new business needs

Email: existingbusiness@ecclesiastical.com | For your renewals and mid-term adjustments

