



NEXT LEVEL
PRIVATE CLIENT
INSURANCE

UPGRADE TO GALLAGHER



TAILORED SERVICE FROM A TRUSTED NAME

Founded by Arthur J. Gallagher in 1927, we are one of the world's largest insurance brokers and risk consultancies. Still a proudly run family business, we help customers and clients around the world face their future with confidence.

By choosing Gallagher, you will benefit from access to specialist policies and a tailored service designed to cover the high-value passion assets of individuals.



PASSION-LED INSURANCE SPECIALISTS

Within our specialist team, you will find a skipper, eventer, pilot, and jeweller. In fact, every member of the team is someone who shares your passions and will discuss smarter solutions with you to help protect what is precious to you.

Whether your portfolio is complex or has a specific set of requirements, our extensive experience and dedicated service helps to ensure your high-value assets can be protected, down to the finest detail.





GLOBAL LEVERAGE FOR MORE EFFICIENT SOLUTIONS

Gallagher is one of the world leaders in providing insurance protection for your high-value assets, such as homes and holiday homes, contents, art collections, jewellery, watches, wines, cars, aircraft, yachts, and horses.

For greater efficiency, our specialist teams work together seamlessly to help eliminate overlaps and gaps in cover, align renewal dates where possible, and use Gallagher's global leverage to place international exposures as well as negotiate favourable terms.



BESPOKE SERVICE FOR EFFECTIVE OUTCOMES

Every policy programme we design will be different, but each has something in common — it is carefully put together to offer the protection to meet your needs in the event of a claim. This is the moment of truth for the insurance we have recommended, and it is as important to us as it is to you.

All claims are handled by an experienced in-house team, so should you need to make a claim on your policy, your claims manager will be on hand to provide support and advice throughout the entire process.

Rest assured, you will receive the service you expect should the unexpected happen.





THE NEXT LEVEL EXPERIENCE

We believe the level of expertise and service offered by our Private Client team is second to none. It starts with a consultation with one or more of our specialists, according to the high-value assets you wish to insure. We will then talk you through smarter ways to protect these assets, bringing greater efficiencies as our specialists work closely together, leveraging Gallagher's global strength to streamline cover and renewals.

I

INITIAL ENGAGEMENT

Our team will work closely with you to understand the scope of your current insurance requirements. We can identify potential gaps in cover and exposure to risk.

II

INSURER NEGOTIATIONS

Through our access to specialist cover and insurer relationships, we build a robust insurance and risk management solution that offers appropriate cover and optimum premium.

III

FEEDBACK AND CONSULTATION

We discuss our findings, the options available, and agree with you an appropriate solution based on your needs.

IV

ONGOING SERVICE PROVISION

We will arrange your insurance cover and appoint a dedicated individual to provide ongoing support and advice.



HOUSEHOLD & CONTENTS

Whether you are home or abroad, it is reassuring to know that your property and assets are adequately protected. We can visit you in your residence to talk through the assets you own and the level of cover you require. Where a home visit is not possible, we offer a virtual consultation.

Gallagher can provide comprehensive cover to include:

- Listed buildings
- Estates
- Properties undergoing refurbishment
- Worldwide cover
- Home office equipment and technology
- Home cinema systems
- Jewellery and watches
- Outdoor items
- Worldwide cover for money and credit cards
- Students' possessions away from the home

£29BN+
building sums insured*

£4.75BN+
contents sums insured*

*Based on live policies as at 08.10.2024





FINE ART & PRIVATE COLLECTIONS

Inherited from a loved one or carefully curated by you, collections can amount to a considerable monetary value. This value may also increase over time, so it is important to seek specialist advice to ensure your valuations and cover remain relevant.

With over 70 years' experience, Gallagher can provide comprehensive cover to include:

- Fine art
- Antiques
- Porcelain including Chinese porcelain
- Wine collections
- Libraries of rare books
- High-value memorabilia
- Worldwide cover
- Automatic cover for new acquisitions
- Depreciation and defective title

£10BN+

fine art and collections sums insured*

*Based on live policies as at 08.10.2024.



PERFORMANCE, PRESTIGE, AND FAMILY VEHICLES

A classic car or performance vehicle can be a highly treasured asset and, for many, a reflection of personality and lifestyle. We provide insurance solutions that reflect the true value of your vehicles and simplify your cover by insuring modern and classic cars on a single policy.

We can provide comprehensive cover and service to include:

- Classic, supercars, and high-performance vehicles covered under one policy
- Cover when driving other cars
- Your choice of preferred repairer
- Agreed car replacement value for total loss and theft claims
- No penalties for 'no-fault' incidents, such as vandalism
- Courtesy car of a level similar to your main vehicle
- Accidental damage, including worldwide cover

£550MN+
motor sums insured*

*Based on live policies as at 08.10.2024.

JEWELLERY

We understand the value placed on jewellery assets, whether they are family heirlooms, designer collections, or unique commissioned pieces to mark a special moment in time. Our team is highly experienced in placing jewellery insurance on either an individual item basis or for whole collections of jewellery and watches.

We can provide comprehensive cover and service to include:

- Accidental damage, theft, and loss
- Worldwide cover
- Cash or replacement option

£1.45BN+
valuables sums insured*



MARINE

We can help you protect your vessel, other crafts, and those aboard, wherever you choose to venture. Our team is trusted by boat owners worldwide, and we regularly handle boat insurance for high-value crafts, such as superyachts and mega yachts – including complex and unusual risks.

We can provide comprehensive cover and service to include:

- From small craft and dinghies to superyachts
- Access to all A-rated leading Marine insurers**
- Specialist, in-house Marine claims teams

£615MN+

worth of claims successfully negotiated by our marine claims team in the last five years*

*Based on settled claims made between 28.09.2018–08.10.2024.

**Independent ratings from third-party rating companies. Correct as at 01.10.2024.



AVIATION

Within our aviation team are some of the most experienced general aviation (GA) insurance specialists in the industry.

Decades of supporting GA clients has enabled us to build strong connections with many flying associations, including the UK Pilots Association, the Air Charter Association, the Helicopter Club of Great Britain, the Historic Aircraft Association, as well as many aircraft distributors, flying schools, and aviation safety organisations.

Because we have access to a carefully selected panel of some of the leading aircraft insurers, we can tailor a policy to cover the unique design versatility of GA aircraft. As a Gallagher client, you will also have access to advice and support from a team that truly understands your passion for the skies.

We can provide comprehensive cover and service to include:

- Protection for your aircraft and liabilities in the air and on the ground
- The support of a dedicated account manager specialising in aviation
- In-house claims service

£3BN+

claims managed globally
in the last ten years*

*Based on settled claims made between 01.10.2014-01.10.2024.





BLOODSTOCK

Our specialist bloodstock team understands that attention to detail is paramount when ensuring the health, safety, and success of Thoroughbreds and Sports Horses.

We will work closely with you to gain a true understanding of your needs and provide you with a suitable insurance policy and risk management advice.

We can provide comprehensive cover and bespoke service to include:

- Risk management consulting
- Knowledgeable account managers with extensive bloodstock experience
- Cover provided by a carefully selected panel of some of the leading bloodstock insurers
- Specialist underwriting and a diverse product mix
- Equine-related liability cover
- Dedicated bloodstock claims team

Just as every horse is unique, no two policies will be the same. We will refine your insurance policy to meet your individual requirements.

£615MN+

bloodstock sums insured*

*Based on live policies as at 08.10.2024.



YOUR PRIVATE CLIENT TEAM

Every member of Gallagher's Private Client team has been carefully chosen to provide specialist support to the high-net-worth individuals with whom we work. We are able to offer the benefit of both international and UK market experience to our clients, providing assistance at every step of the insurance process.

Please do not hesitate to get in touch to speak to one of our specialists. We share your passions and your desire to protect what is most valuable to you.

JAMES PEAKE
SALES DIRECTOR

+44 7469 158 459 | james_peake@ajg.com



[AJG.com/uk](https://www.ajg.com/uk) **The Gallagher Way.** Since 1927.

These are brief product descriptions only. Please refer to the policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.
Arthur J. Gallagher (UK) Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 1193013.
Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. FP860-2024 Exp. 11.11.2025.

© 2024 Arthur J. Gallagher & Co. | GGBRETUK102383