



Private Client Division



Insurance Brokers and Risk Managers



“We aim to understand our clients requirements and provide the most appropriate and cost effective policies.”

About Russell Scanlan Private Client Division

Since the business was established in 1881 Russell Scanlan has built up a strong professional pedigree by advising on all types of insurance.

As the result of our past success we established our Private Client Division in 2005 to reinforce our expertise in the area of arranging personal insurances for people with higher value homes and possessions.

As independent insurance brokers we aim to provide the most appropriate advice possible. We are authorised and regulated by the Financial Services Authority and are members of the insurance brokers trade body the British Insurance Brokers Association.

We are proud of the quality of staff we have in this division who between them have over 60 years of experience. Combined with this level of experience is our investment in new and emerging technology which keeps us at the forefront of developments in the insurance market.

Our aim is to build long term relationships with our clients, to provide a superior level of customer service, to understand their requirements and provide the most appropriate and cost effective policies.

Please take a moment to read on in this leaflet to find more detail of the services we can offer to Private Clients.

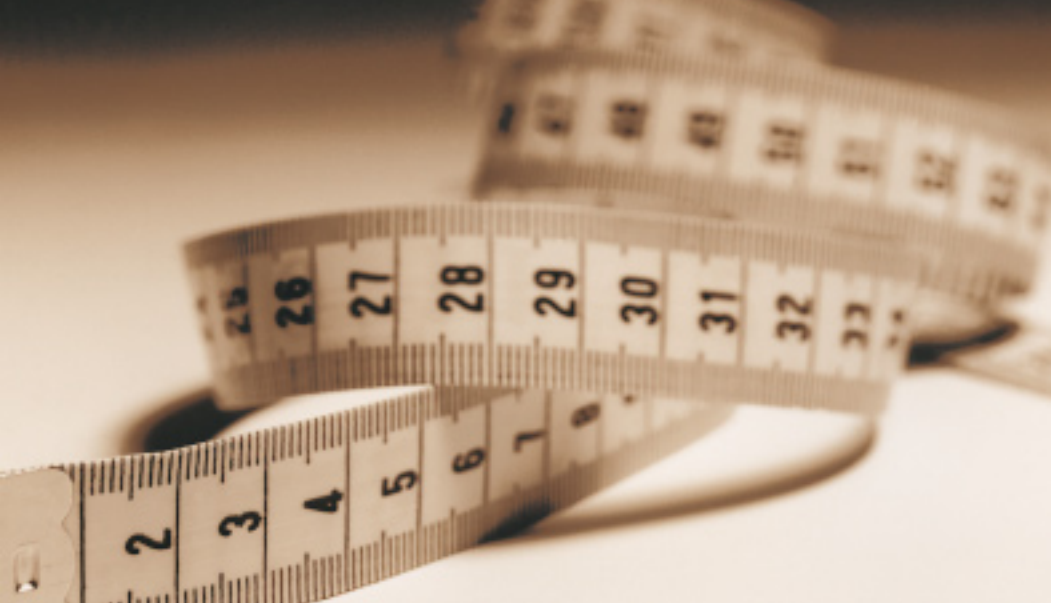
High Net Worth Insurance

This is a well used term in the insurance industry and describes policies that are aimed at clients with homes with a rebuilding sum insured in excess of £200,000 and contents, pictures, jewellery and other valuables in excess of £75,000.

Many “off-the-shelf” household insurance policies are designed to cater for the majority of homes in the UK but in most instances these policies are unable to satisfy the cover requirement for those with ‘above average’ sums insured.

Finding a suitable policy to satisfy individual requirements rather than those of an insurer can often be a problem. There are countless “attractive” offers of insurance that claim to be “low cost”, but on closer inspection the cover may not be adequate to meet your expectations in the event of a loss.

Such offers usually come at a price such as onerous security warranties or cover limitations which are not always apparent until you have examined the small print in detail.



“It’s when you make a claim that you really find out how good your insurer is.”

Some of the main benefits of policies we arrange include:

Warranty-Free Cover

Many High Net Worth policies are warranty-free to ensure that you can enjoy your personal possessions without fear of typical restrictions.

World-Wide Cover

World-wide cover is provided for your valuable articles and all of your contents.

Extended Replacement Cost Option

Many insurers will pay the cost to rebuild your home even if the reconstruction cost exceeds the sum insured. Some will even pay the reconstruction cost (up to the sum insured) if you choose to rebuild elsewhere - or not at all. And with the complimentary appraisal service provided you are relieved from the burden of establishing an adequate sum insured.

Replacement Cost Cash Option

Insurers generally offers full “new for old” cash settlement on personal property. It’s up to you to determine if you wish to replace the item.

No Conditions of Average

Many policies contain no under-insurance penalties.

Agreed Value

Specified valuables are insured on an agreed value basis so you know exactly what you will get in the event of a covered loss. For partial damage, loss of market value is included.

No Proposal Forms

Proposal forms, declarations and claim forms are not normally required.

Claims

When you buy insurance you purchase a “promise to pay”. It’s when you make a claim that you really find out how good your insurer is. We recognise that this is the most important part of the service we offer and ensure we place cover with insurers with a superior claims service.

Free or Low Cost Valuations

A number of insurers offer a valuation service which can assist in establishing adequate sums insured and may result in additional premium discounts being offered.



“We aim to take the time to understand these issues and provide solutions to your requirements.”

It's About Your Lifestyle

We are able to arrange cover to meet most eventualities you face as a Private Client. Examples of these are:

- Overseas property
- Annual worldwide travel
- High Value Cars
- Vintage classic or collectors cars.
- Yachts and pleasure craft
- Helicopters and light aircraft
- Valuable collections.
- Pets and livestock
- Identity Fraud
- Carjacking

We appreciate that everyones lifestyle is unique, family, interests, hobbies bring with them certain insurance requirements. We aim to take the time to understand these issues and provide solutions to your requirements.

And Finally

We hope that this brief overview of this division of our company will convince you that we have the requisite skills, and in depth knowledge to be able to offer you exceptional advice and service whatever your requirements are.

Thank you for taking time to learn about our private clients division. We would be happy to discuss your requirements even if you have recently renewed your policy.

If you would like to speak to us please contact:

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