


Personal insurance for those
with more to protect





A businesslike approach to your personal insurance

UKGlobal Private Clients is our personal insurance solution for those who have more to protect, where standard insurance is simply not adequate.

As a guide, this would typically mean you will have a home buildings sum insured of over £250k and home contents valued at over £75k.

The creation of this specialist service reflects our background in corporate insurance, where attention to detail is crucial and where we utilise advanced negotiation skills to secure highly competitive premiums for our clients.

We have brought this same businesslike, professional and thorough approach to personal insurance, providing you with sound, impartial advice and efficient solutions.

With UKGlobal Private Clients we can give you the confidence that the aspects that are important to you and your lifestyle are properly protected.

Just some of the insurances we can arrange:

- Home buildings
- Home contents
- City apartments & weekend retreats
- Overseas Property
- Cars & motorcycles
- Classic cars
- Specialist vehicles e.g. tractors, tanks
- Family Fleet
- Marine craft
- Aircraft
- Fine Art, Antiques & Collections
- Jewellery & Watches
- Clothes
- Sports equipment
- Equine & Bloodstock
- Annual Travel
- Personal risk and liability protection

Why specialist insurance is essential

UKGlobal Private Clients is aimed at those who are more affluent, with more complicated needs or where higher cover levels are required.

These individual requirements are not always well served by off-the-shelf insurance products. While the initial premium for such policies may be attractive, the shortfalls often only come to light too late, when a claim has been made.

Then, the combination of a 'one-size-fits-all' approach and restrictions hidden with the small print, can mean the claims are not paid out or the amounts paid are unexpectedly low. The lack of flexibility in claims approach can also cause considerable dissatisfaction with the final outcome.

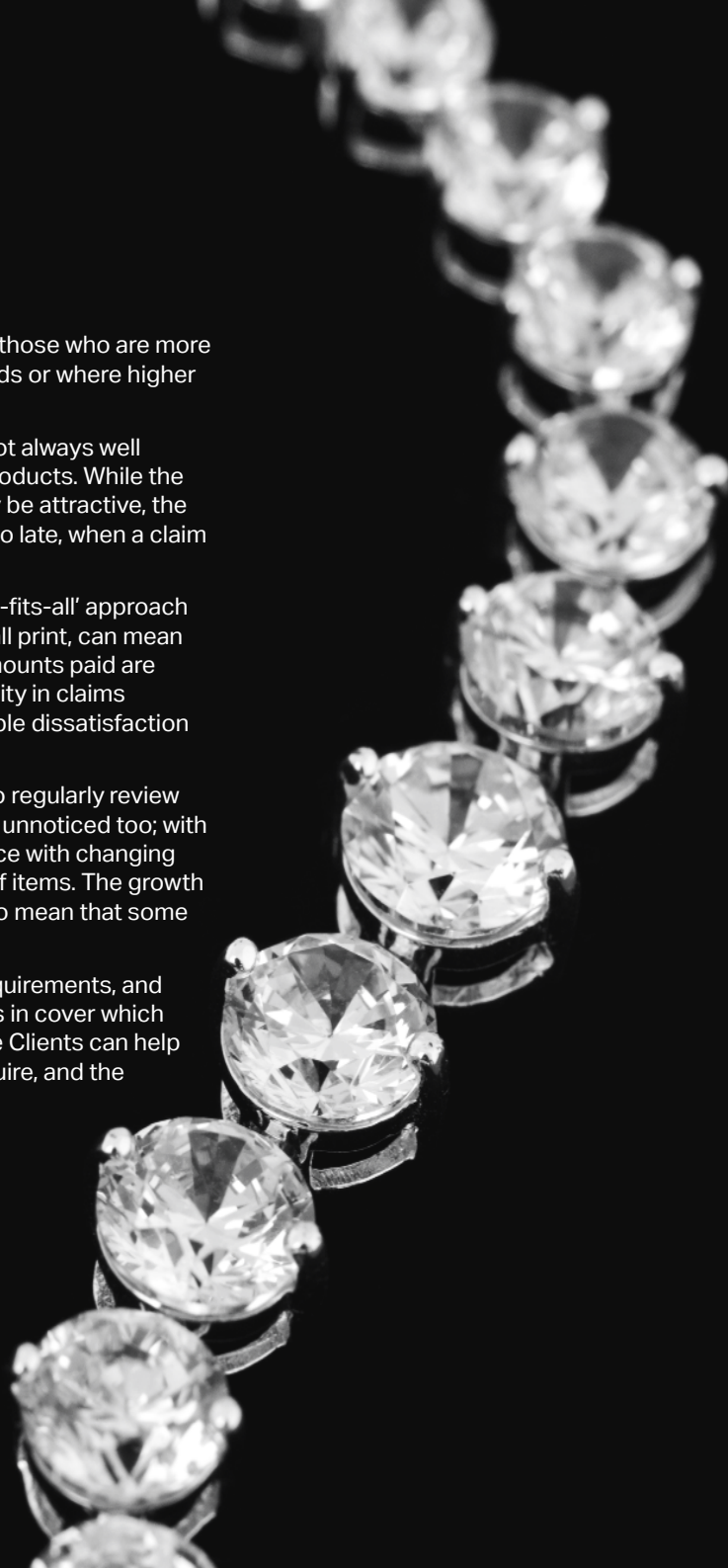
With standard insurance, the need to regularly review insurance arrangements often goes unnoticed too; with insurance policies failing to keep pace with changing lifestyles and changes in the value of items. The growth in personal assets over time can also mean that some aspects are inadequately covered.

Working with you to identify your requirements, and with a reputation for identifying gaps in cover which other brokers miss, UKGlobal Private Clients can help you get the specialist cover you require, and the claims response you expect.

Why standard insurance cover often just isn't good enough

- Valuations for total destruction and subsequent rebuild of property are frequently incorrect
- Structures e.g. driveway, outbuildings are often not considered
- Home developments can be overlooked
- Average room value calculations of contents are often insufficient
- Value of contents may not keep pace with market changes
- Inappropriate limitations can be hidden in the policy wording
- Policies may not allow for specialist materials or suppliers
- Low levels of protection provided against personal risk
- Gaps can emerge between separate, standalone, policies
- The claims service provided can be inappropriate and inflexible

We can address these issues for you, to ensure you get the cover that suits you and your lifestyle.



Building the right insurance solution for you & your lifestyle

Recognising that every client will have different requirements and lifestyles, our discreet, professional and personal service is fully flexible to meet your individual needs.

We can cover just one specific element of your insurance needs, for example your home insurance or car insurance.

Alternatively we can conduct a full assessment of your insurance needs, reviewing the 3 main areas that need to be considered for an effective personal insurance programme:

- Your tangible assets
- Your personal liabilities
- Your individual well-being

We will then build you a suitable insurance solution which provides the cover you need, whilst removing gaps and potentially expensive duplicate, or even unnecessary, cover. We can even structure most of your core insurances under a single policy, with a single premium and renewal date, simplifying the management of your insurance for you.

We will then regularly review your insurance programme with you, making sure it continues to protect you as your needs change.

In short, we build you a bespoke programme that suits you and your lifestyle, whatever your stage of life.

Why standard insurance isn't always cheaper

- Discounts for taking higher excesses are often unavailable
- Little benefit may be provided for security and fire prevention measures
- Discount opportunities from working with a single insurer can be missed
- Room-based contents valuations can be ineffective for second properties

Eradicating these issues means more appropriate cover doesn't always have to mean a higher price.



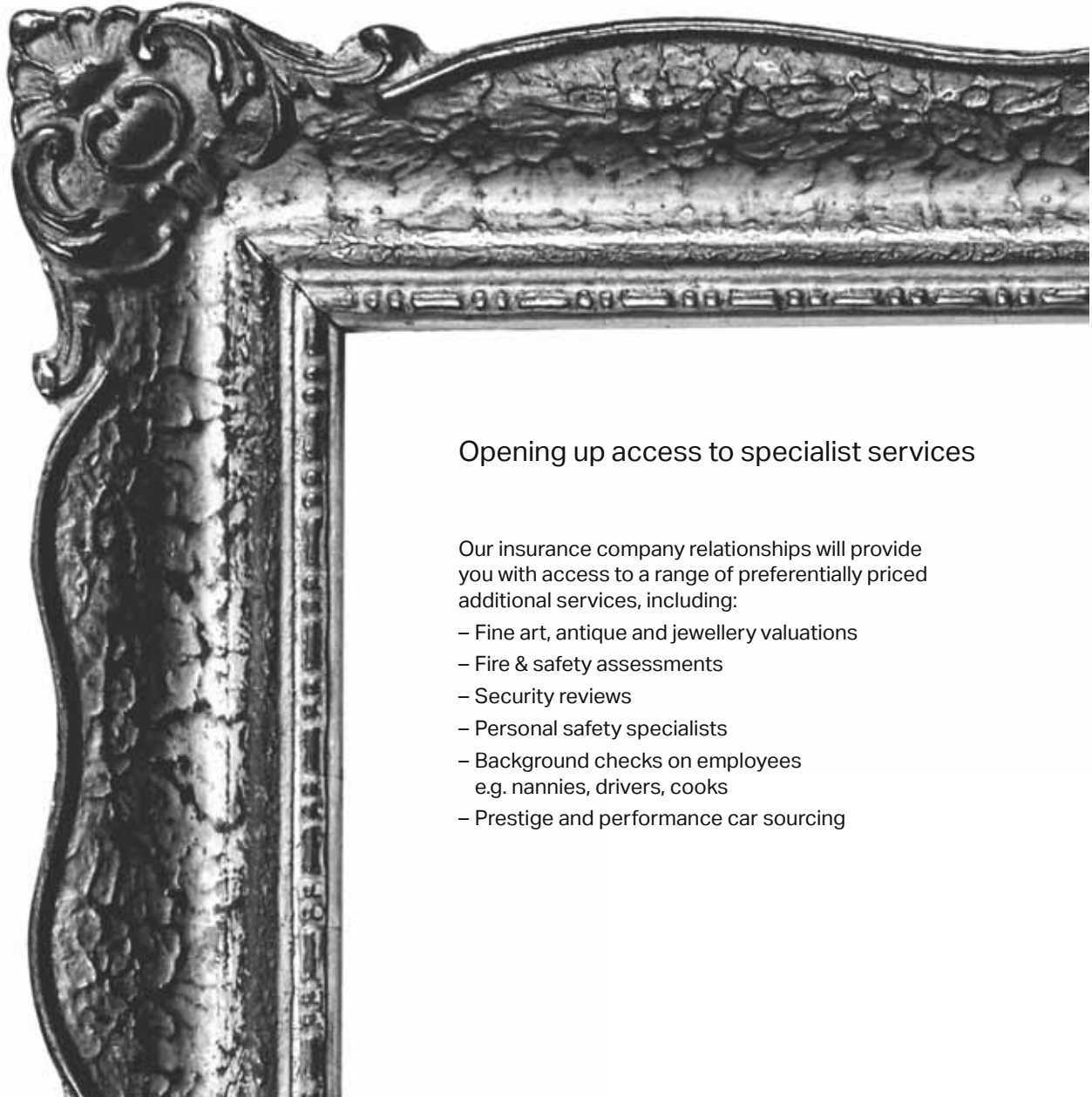
Freedom to select the most appropriate insurance products

As a fully independent broker, not tied to any one insurer, we have unrestricted access to the insurance market to select and arrange the most appropriate cover and price. So we will always act in your best interest.

Alongside the well-known insurance names, we have established strong relationships with a number of specialist insurance companies focused on the needs of more affluent customers. This is reflected in their insurance products which offer a sophisticated range of features and benefits, and in their more appropriate attitude and flexible approach to dealing with claims.

This breadth and depth of market relationships means we can also cater for more unusual requirements such as historic properties, specialist vehicles or valuable collections.

Working closely with the worldwide insurance community we can consider any international requirements you may have too.



Opening up access to specialist services


Our insurance company relationships will provide you with access to a range of preferentially priced additional services, including:

- Fine art, antique and jewellery valuations
- Fire & safety assessments
- Security reviews
- Personal safety specialists
- Background checks on employees
e.g. nannies, drivers, cooks
- Prestige and performance car sourcing

Check if UKGlobal Private Clients is right for you...

- You have not recently, or ever, had your insurance needs appraised by a trained insurance professional?
- Your current insurance policies are spread across a number of different insurers?
- Your home insurance cover is calculated simply on the number of rooms?
- Your property has driveways, fencing, landscaping, planting, swimming pools or tennis courts and you are unsure if your current policy covers this?
- You have antiques or collectibles which are not specifically insured?
- You have a number of cars in your household, all insured on separate policies?
- You have holiday homes covered on a standard home insurance policy?
- You have particular companies you would prefer to use for any repairs?
- You have part-time employees on your property for example gardeners, babysitters?
- You sometimes hold events at your home?
- You travel abroad and only have a standard travel insurance policy?

If any of these scenarios apply to you, then contact us now and let us improve your insurance arrangements.



Take advantage of our
businesslike approach to
personal insurance and be
confident that you and your
lifestyle are properly protected

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For an initial discussion on
how we can improve your
insurance protection call us
now on 01883 333 500

UKGlobal – protecting organisations and individuals

UKGlobal Broking Group was formed following a management buyout of COBRA Corporate Solutions from COBRA Holdings plc in December 2011.

We provide a wide range of insurance solutions to companies, non-profit organisations and private individuals. As our name reflects, our particular focus is on UK domiciled organisations, and individuals, that have global interactions.

As a founder Member of COBRA Network, which manages and influences over £450m of premium annually, we have full access to the insurance marketplace, including Lloyd's and the London open market, enabling us to find the most appropriate solution for our clients.

The group's FCA regulated insurance broking arm, UKGlobal Risk Solutions Limited, has offices in Manchester and Surrey which have both achieved ISO 9001 accreditation, reflecting the quality and service we provide, working to very exacting standards.

Our overriding objective is enduring mutual benefit for all and this is achieved through our Core Values:

Excellence, Consistency, Positivity, and Passion.

UKGlobal Private Clients is a trading name of UKGlobal Risk Solutions Limited.
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UKGlobal Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority Reference number 460003. UKGlobal Risk Solutions Limited is registered as a company in England and Wales No 05926710 Registered office: Devonshire House, 60 Goswell Road, London, EC1M 7AD.