

**RBIG**  
CORPORATE RISK SERVICES

**PRIVATE CLIENTS**  
LET'S MAKE IT  
PERSONAL

**40**

**YEARS**

**1981-2021**  
THE TRUSTED CHOICE  
FOR 40 YEARS

# BESPOKE INSURANCE SOLUTIONS FOR HIGH NET WORTH CLIENTS

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At RBIG, when it comes to our private clients, we take things personally.

We invest our time in getting to know you and your precise insurance needs. We understand that for you, standard won't do. After all, you've worked hard to get where you are. To own and love a beautiful home. To drive a car not simply to get from A-to-B, but for the pleasure that comes with manoeuvring a prestige marque.

You're not about to trust protection of your cherished, hard-earned possessions to an impersonal click on a price comparison site.

You'd prefer to click with a knowledgeable insurance professional, an expert who'll take the time to understand your lifestyle and needs. Someone with the necessary experience and expertise to devise a solution that properly protects your prized possessions.

## BY YOUR SIDE, ON YOUR SIDE

We believe it's how things should always be done. We think you'll agree. So, isn't now the time to make it personal?

**We get it. That's why every RBIG private client is guaranteed a truly personal service.**

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**From day one – your initial, confidential consultation – you'll benefit from a single point of contact, a seasoned professional with specialist knowledge of, and special relationships in, the high net worth insurance market.**

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**They'll always be by and on your side. There to advise and amend your policy should your circumstances change. There to support you should you unfortunately need to claim. Quite simply, there for you.**

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# HIGH VALUE HOME INSURANCE



It's not just bricks and mortar. As the old saying goes, home is where the heart is, where memories are made, families raised. Contemporary or Georgian, penthouse or mansion, it's your private sanctuary.

You'll have made it your own too. Perhaps dressing the walls with fine art? Studying rooms with antiques? Treating your eyes and ears to state-of-the-art home cinema and hi-fi systems?

Whatever your home means to you, we know it means a lot.

That's why we offer a truly bespoke home insurance service.

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Our expert advisors' expertise embraces not just high value homes - £500,000 and above - but historic, listed and non-standard properties, including:



Stone



Steel or timber-framed



Eco homes

Like you, they'll also take the greatest care of your cherished possessions, arranging specialist cover to properly protect high-value items such as:



Antiques



Garden ornaments, sculpture and landscaping



Jewellery



'Unlimited cover' for certain risks



Audio and visual electronics

Our service includes provision of expert advice to provide comprehensive coverage of both your property and its treasured contents. This guards against under-insurance, helping guarantee you receive a full and fair settlement should you need to claim.

# HOLIDAY & SECOND HOME INSURANCE



Whether it's a cottage in the Cotswolds, a chateau in Champagne or a lodge in the Lakes, it's special to you.

But, as a second home, it may be at higher risk than your day-to-day residence. Properties which are not permanently occupied may be targeted by burglars. In your absence a small leak could develop into a large problem, a burst pipe into major cosmetic or even structural damage.

Specialist cover can be essential as many standard home insurance policies do not cover properties that are unoccupied for 30 days or more.

If your holiday home is mortgaged, it may even be a contractual necessity as your provider may require buildings insurance as a condition of loan.

Such non-standard risks, demand specialist protection. Our expert advisors will guide you through accurate valuation of your property and its contents before liaising with our specially selected panel of insurers to find the cover that's best for you.

They can also offer professional guidance on insuring historic and landmark properties, holiday lets, short-term rentals.



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## BUY-TO-LET INSURANCE

If you are looking to buy-to-let or are an existing landlord, our Commercial Insurance team will be pleased to advise on and arrange specialist cover for both single properties and portfolios.

To arrange your buy-to-let insurance consultation:



Call us on 0161 304 5047



Email on [enquiries@rbig.com](mailto:enquiries@rbig.com)



RATED "EXCELLENT"



# PRESTIGE & CLASSIC CAR INSURANCE



If you're a car connoisseur, an aficionado of the more select motoring marques, then you may not want to trust protection of your cherished vehicle to standard car insurance.

With nearly 32 million cars registered in the UK, private motor insurance is very much a volume market.

But, if you're among the few lucky enough to own a luxury, rare, modified, classic, high performance or supercar, you don't want it to be treated like a common commodity. Because it's not.

It's a treasured possession, something in which you may not just be financially invested, but emotionally.

That sense of attachment, the desire to truly protect, is something with which we can empathise. It's why we work with a select panel of insurers to offer specialist insurances which feature specific protections for select vehicles, cover you won't find in your average car policy wording.

## THESE INCLUDE:

-  Classic, historic and vintage cars
-  Bespoke in car entertainment systems
-  Modifications (road legal)
-  Multi-car insurance
-  Agreed value settlement – to ensure you get what your car is really worth, rather than a notional market value\*
-  Salvage retention rights – empowering you to buy back your vehicle for parts or restoration if it's written off
-  Choice of repairer
-  Left-hand drive vehicles
-  Driving other cars - ideal for the sociable enthusiast
-  Limited mileage policies – less miles means lower cost
-  Voluntary excesses

\* You will be required to provide documentary evidence such as photographs and receipts to support agreed value assessment. Agreed value settlements apply to claims when your vehicle is written off or stolen and not recovered.

# IT'S TIME TO GET PERSONAL



If you're looking for a more personal approach, for insurance with personality, why not get to know RBIG – and give us the chance to get to know you?

Led by Jason Eddowes and Sue Ingram, our dedicated Private Client team would be delighted not just to make your acquaintance, but help protect the things that mean most to you.

Between them, Jason and Sue boast over 50 years' experience serving the specific needs of each of our valued private clients.

They would be delighted to invest the time to discuss your requirements and share with you their expertise and market knowledge.



To arrange an initial, discreet and confidential personal consultation you can contact them directly:

 Call Jason Eddowes: 0161 304 5027

 Call Sue Ingram: 0161 304 5049

 Email on [JasonEddowes@rbig.com](mailto:JasonEddowes@rbig.com)

 Email on [SueIngram@rbig.com](mailto:SueIngram@rbig.com)



The availability of benefits will depend upon the recommended insurer and policy. Some benefits may require additional premium. Cover limits and policy restrictions vary. Cover subject to underwriting criteria and underwriters' terms and conditions. Please ask for details of the specially selected insurers which feature on our panels. It is important that you understand the extent and limits of cover by carefully reading your policy documents before taking out insurance.

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## INSURANCE WITH PERSONALITY

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### RBIG Corporate Risk Services

Registered in England No: 2340607

Authorised and Regulated by the Financial Conduct Authority No: 305589

### RBIG Financial Services

Registered in England No: 2363947

Authorised and Regulated by the Financial Conduct Authority No: 451962