

Specialist Art and Private Client expertise for high net worth clients



For broker use only

Proudly part of the BENEFACT GROUP 

 ecclesiastical

We provide more
than just an
insurance policy.
We do things
differently.

Specialist expertise you can rely on

We're a specialist insurer with experience in valuation and risk management expertise in the art and private client arena. Backed by over 135 years of experience, our art and private client insurance for high net worth clients is designed to provide your clients with assurance and security.

Tailor-made specialist cover

We've a broad risk appetite and understand the needs of high net worth clients. Our flexibility and specialist expertise means we're able to protect truly exceptional possessions. We'll work with you to provide your clients with the cover they need to protect what is important.

Specialist dedicated teams

We pride ourselves on providing outstanding service which is why when working with us, you and your clients gain access to specialist high net worth underwriters, art historians and claims professionals.

Protecting what is important

Our tailor-made specialist cover provides protection for listed and contemporary buildings and contents, including jewellery, fine art, unique collections from handbags to sculptures and family protection for your high net worth clients and their families.

We have the capacity to insure buildings and contents up to £100m and up to £155m for fine art.

Policy cover

Protecting homes and contents

- ♦ Extended replacement cost for buildings (including listed buildings), contents, art, antiques and personal valuables.
- ♦ 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.

Fine art insurance

- ♦ Protecting collections, arts and valuable possessions.

Protecting family

- ♦ Family protection including property alteration costs, assault, psychiatric services, medical expenses, sponsorship losses and hole-in-one cover
- ♦ Cover for working from home and minor use of the home for business such as gardens open to the public or bed and breakfast.

Trustee indemnity cover

Cyber safety

- ♦ Cyber cover as standard, which comprises home systems damage, cyber crime and cyber online liability.

Legal expenses

- ♦ Legal expenses cover including inheritance disputes and education admission appeals.

Optional covers


- ♦ Optional additional covers including oil decontamination, business liability, business cover (for business contents, business money and business interruption) and travel insurance.¹

Product benefit

- ♦ 0% interest free instalments.

1. If you are a customer and we have been unable to assist you with travel cover for a pre-existing medical condition please speak to your broker in the first instance. The Money and Pensions Service (MaPS) also has a directory of specialist travel insurers on its Money Advice Service website.





"Our commitment is to be the leading high net worth insurer differentiated by service and trust. We understand the lifecycle of the policy from underwriting to risk management to claims, and are committed to providing the highest standards of service. From insuring a treasured collection, to valuing a heritage property or handling a complex claim, you can be assured of access to specialists whose aim is to exceed clients' expectations."

Dr. James Lindow,
Underwriting Director, Art & Private Client



Specialist dedicated team

Our Art & Private Client team are passionate about protecting what is important to your clients – homes and valuable artefacts. The team has a unique blended skillset of specialist high net worth underwriters, art historians and claims professionals.

We will work with you to provide the right policy to meet your client's needs. Our broad risk appetite and flexible underwriting solutions mean we're able to protect truly exceptional possessions.

Partnering with industry leaders, we can provide you and your clients with specialist advice to ensure you have information from the most experienced and trusted advisors.

"Our specialist claims team are empowered to deliver outstanding service to both broker and client. Built around flexibility, speed and trust, we provide a dedicated specialist to manage the claim from notification through to settlement and we promise to keep things as simple as possible. We look for cover and aim to settle any claim as promptly as possible."

Fabrice Watson, Art & Private Client Claims Manager

Award winning claims

We understand what it means to high net worth clients if something goes wrong. Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- ♦ Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- ♦ A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

"If a high net worth client needs to make a claim, it's about understanding what's most important to them. We are committed to quick and comprehensive claims resolutions."

Fabrice Watson,
Art & Private Client
Claims Manager

97% claims satisfaction¹, so if the worst should ever happen, your clients can be rest assured they are in safe hands.

1. Ecclesiastical FWD claims satisfaction survey 2021 - 210 intermediated clients who have had their claims settled.



Experts in managing risks in our specialist markets

Our in-house team of qualified risk specialists are here to provide support. Our in-depth knowledge and experience within our specialist markets means we can help high net worth clients manage their risks.

We provide building valuation services, at no extra cost¹, to protect what is important. From ultra-modern to heritage buildings, we make sure that the building sums insured is sufficient to support, repair or reinstate in the event of a loss.

Our range of risk management services include:

- ◆ Our free [Risk Advice Line](#)³ provides access to our in-house team of risk experts who are on-hand to answer any risk related queries
- ◆ Access to a wide range of digital risk guides and checklists, all available on our [Risk Management hub](#)
- ◆ We run technical webinars and seminars on a range of risk topics to help customers manage their risks
- ◆ Want to build your risk knowledge? We have a range of e-learning tools available on key risk management topics. Discuss the options available with your Account Manager
- ◆ Enterprise Risk Management support ranging from practical tools, templates and checklists, webinars and training sessions through to bespoke consultancy.

99% of customers overall are satisfied or extremely satisfied with our surveyor services.²

¹ Subject to underwriting criteria.

² Risk management – customer opinion full year results 2021, responses from 45 intermediated clients and 272 customers.

³ Monday to Friday 9am -5pm excluding Bank Holidays.



- ◆ Our funds are responsibly and ethically invested via Eden Tree, the UK's leading ethical investment management company, and part of Benefact Group
- ◆ First insurer to commit to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all
- ◆ Our Movement for Good initiative is just one of the ways that we give back to society. Since 2019 we've donated over £3million to good causes and charities through grants ranging from £1,000 to £50,000.

Changing Lives

Established over 135 years ago to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities in which we do business.

Ecclesiastical is proud to be part of the Benefact Group – an international family of specialist financial services companies, built on the idea that better business, can better lives.

The Benefact Group is owned by a charity – the Benefact Trust. This allows us to give in two main ways – directly from the Group and its family of companies including Ecclesiastical Insurance and through granting a significant proportion of our profits to the Benefact Trust for distribution to good causes.

"We have 320 children at the school, all of whom have learning difficulties and many also have profound and multiple physical and medical disabilities. There is ongoing work to improve the outdoor play and learning areas to ensure children with physical disabilities can access stimulating and fun activities. We put this donation towards a wheelchair accessible roundabout for the playground. Many children benefit from this and they love it. We would like to thank everyone who voted for us and Ecclesiastical for their wonderful campaign."

Lyn Dance, CEO Sand Academies Trust. Recipient of a £1,000 Movement for Good Awards grant

Why choose Ecclesiastical?

Providing specialist insurance to customers for over

135 years



Award winning claims team¹ with

97%

satisfaction² from intermediated clients who have had their claim settled

Financially secure

We have A2 Moody's³ and A rating AM Best



Owned by a
charity

We're a commercial business with a charitable purpose. We give a significant proportion of our profits to our charitable owner Benefact Trust for distribution to good causes

1. Winner of the Personal Lines Claims Team of the Year award and Customer Care Individual award Insurance Post Claims and Fraud Awards 2020.
2. Ecclesiastical claims satisfaction survey 2021 - 210 intermediated clients who have had their claims settled.

Get in touch

Please contact us on: **0345 608 0069**

New business: quotes@ecclesiastical.com

Renewals and mid-term adjustments:
existingbusiness@ecclesiastical.com

Discover more about what makes
us a different kind of insurer

www.ecclesiastical.com/artandprivateclient



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services companies built to
make a difference.

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