

**Tailored
Solutions**

**Personal
Service**

**Expert
Team**



**PRIVATE
CLIENTS**





A message from Sue Coffey our Personal Lines Director at Covéa Insurance.

At Covéa Insurance, we understand that no two high-value clients are the same. Whether it's a countryside retreat, a listed renovation or a city townhouse filled with unique collections, our Private Clients proposition has been built to be flexible.

This brochure is here to show you how we work in partnership with brokers to provide tailored solutions, personal service, and expert underwriting that gives your clients confidence in their cover.

We're proud to bring the strength of Covéa Insurance, the personal touch of our specialist team, and over 60 years of UK experience together into one clear, thoughtful proposition – designed to make a difference when it really matters. Let's protect what matters most to your clients, together.



**Let's protect what matters
most to your clients, together.**

CO
vea Insurance

ABOUT US



100%
**INTERMEDIATED
INSURER**

**AWARD
WINNING
CLAIMS
SERVICE**

60+
YEARS
**TRADING
EXPERIENCE
IN THE UK**

STANDARD & POOR'S

A+
STABLE
OUTLOOK
AS A
**GUARANTEED
SUBSIDIARY
OF COVÉA**

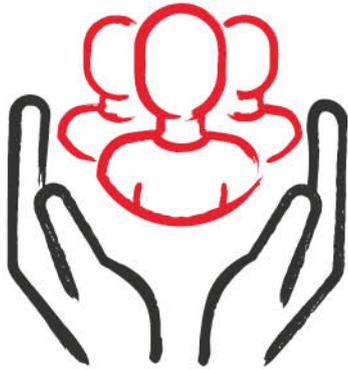
191%
**COVÉA GROUP
SOLVENCY
RATIO**

We have achieved
ICS ACCREDITATION
with **DISTINCTION!**

ServiceMark
with distinction



We're the **ONLY**
INSURER to hold this impressive
achievement across the entire
organisation



Expert Team – Direct access to specialists

Our underwriters and claims experts bring over 30 years of Private Clients experience. With Chartered Insurance Institute qualifications and a culture of continuous improvement, our team delivers award-winning service recognised with the ICS ServiceMark with Distinction.



Personal Service – 100% broker-focused, always

We're 100% broker-focused – no direct sales, just trusted partnerships. Your clients benefit from a dedicated claims contact for consistent, clear support. For complex or high-value cases, our Executive Claims Managers offer hands-on expertise.



Tailored Solutions – Flexible underwriting

We tailor every policy around your client's individual needs, offering flexible, solution-led underwriting. Our team is experienced in handling complex risks like fine art, listed buildings and second homes with confidence and clarity.



**PRIVATE
CLIENTS**



**WHY CHOOSE
PRIVATE
CLIENTS?**

EXECUTIVE PLUS

Our Executive Plus product is tailored for Private Clients and requires a minimum sum insured of £200,000 for contents and fine art.

Key Coverage Highlights

Worldwide all risks cover for:

- Contents
- Personal effects
- Fine art, antiques, and jewellery

Single article limits for:

- Jewellery & watches: £35,000
- Fine art & antiques: £50,000

Family Protection & Assistance includes:

- Lifestyle Protection
- Legal Protection: up to £250,000
- Home Emergency: up to £2,000
- Cyber Assistance Helpline & Attack Resolution





Our Executive Home product is designed for mid and emerging Private Clients. Requires a minimum contents and fine art sum insured of £100,000.

Key Coverage Highlights

Worldwide all risks cover for:

- Contents
- Personal effects
- Art, antiques, and jewellery

Single article limits:

- Jewellery & watches: £10,000
- Art & antiques: £25,000

Family Protection & Assistance includes:

- Lifestyle Protection
- Legal Protection: up to £100,000
- Home Emergency: up to £1,000
- Cyber Assistance Helpline & Attack Resolution

EXECUTIVE HOME

EXECUTIVE TRAVEL

Our Executive Travel can be added to any Private Clients household policy, offering annual worldwide cover for most leisure, sports, and business travel.

Key benefits include:

- Cover for nannies and au pairs
- Flexible terms for medical conditions
- Adults covered up to age 75
- Dependent children covered up to age 25
- Independent travel for all named insureds, including children
- Airport lounge access after 2+ hour flight delay
- Cancellation/Curtailment: up to £15,000 per person
- Personal Accident: up to £50,000
- Medical/Other expenses: up to £10,000,000





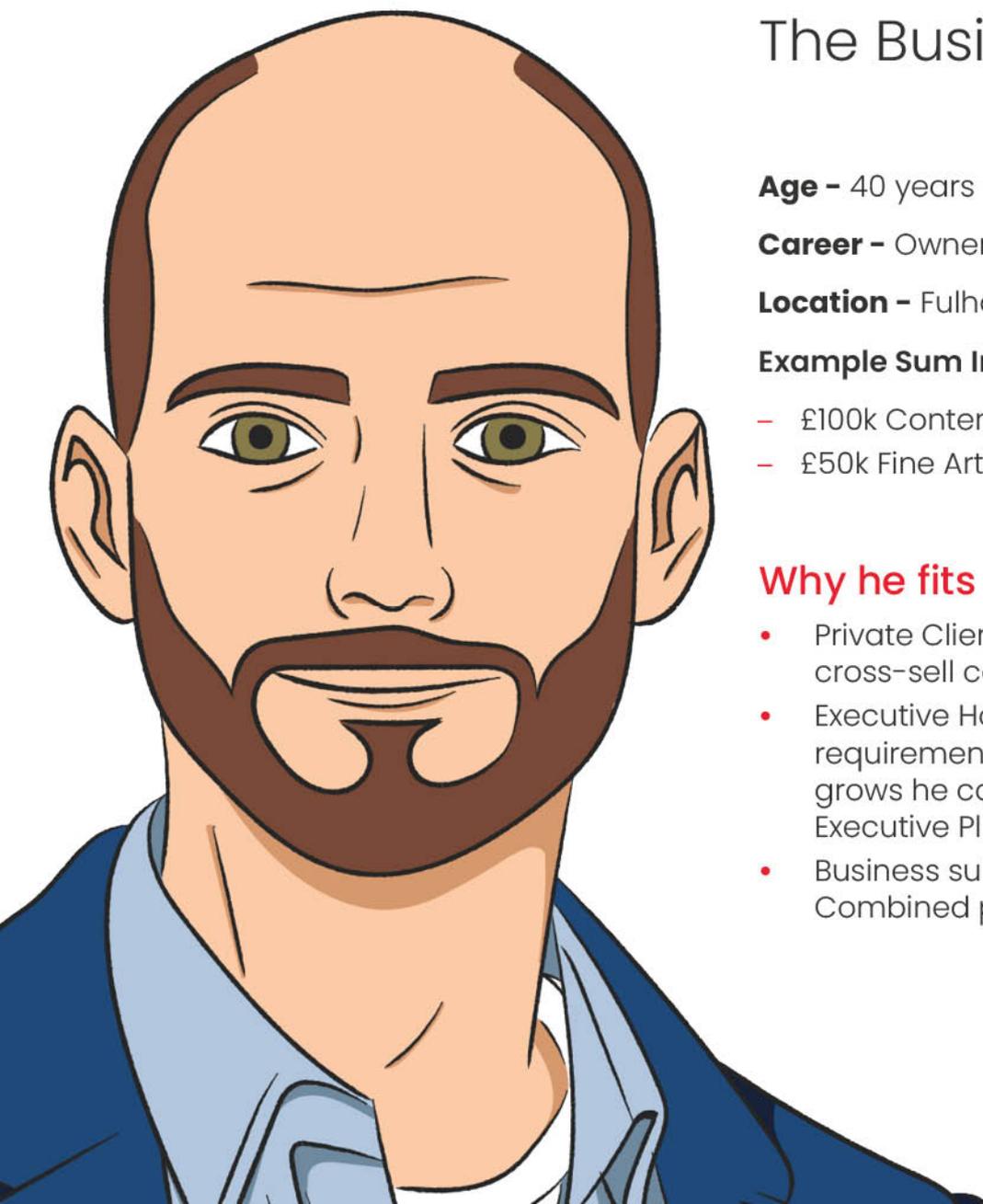


OUR
TARGET
CLIENTS

From emerging wealth to established portfolios, our Executive Home and Executive Plus products are designed to be flexible to your client's lifestyle and assets.

We've created personas, these clients align with our appetite allowing us to offer tailored cover, responsive service, and the confidence that comes with a financially strong, five star rated insurer.





DANIEL

The Business Owner

Age - 40 years old

Career - Owner & Director

Location - Fulham

Example Sum Insured

- £100k Contents
- £15k Jewellery and Watches
- £50k Fine Art

Why he fits our appetite:

- Private Client with opportunity to cross-sell commercial products
- Executive Home meets his requirements and as his wealth grows he could grow into an Executive Plus policy
- Business suits our Commercial Combined product

MAISIE

The Established Executive

Age - 73 years old

Career - Retired banking professional

Location - Tunbridge Wells

Example Sum Insured

- £2.5m Buildings
- £200k Contents
- £300k Fine Art
- £50k Jewellery and Watches

Why she fits our appetite:

- Long-standing client with a traceable insurance history
- Contents-led with valuable furnishings
- Executive Plus offers specialist, reliable cover





We typically don't cover high-profile individuals, such as celebrities or professional footballers, clients who have no traceable insurance history, or those with an open claim. We also don't generally cover clients with unspent criminal convictions.

The property types we tend to avoid are long-term unoccupied homes, overseas properties or high-risk construction types, like thatched roofs or properties with previous subsidence.

OUTSIDE
OF OUR
APPETITE



Our claims approach isn't built around process — it's built around people.

**OUR
CLAIMS
PROMISE**

A partial view of a person's right arm and shoulder, wearing a light blue button-down shirt, is visible on the right side of the page. The person's hand is not visible, and they appear to be standing with their arm slightly away from their body.



Tailored Support

Every client has a dedicated claims contact who understands their cover and is empowered to act.



Specialist Expertise

For complex or high-value claims, our Executive Claims Managers provide hands-on, in-person support and guidance.

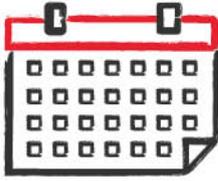


Trusted Team

Our long-standing, highly trained team handles claims with, care, speed and fairness.

STEPHEN LONG

CLAIMS & OPERATIONS DIRECTOR,
COVÉA INSURANCE



Quarterly underwriting reviews



Annual claims evaluations



Dedicated contact points



Executive relationship assessments



Priority access to webinars, events, & Broker Development Academy



Assigned Development Manager



Minimum quarterly face-to-face reviews



Dedicated claims and underwriting channels

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At Covéa Insurance, we do more than provide cover — we build partnerships.

OUR
PARTNER
PROMISE

LET'S TALK



**SOMETIMES, THE
RIGHT COVER STARTS
WITH THE RIGHT
CONVERSATION.**



Marc Moss

Head of Personal Lines Distribution
07535 428 430
marc.moss@coveainsurance.co.uk



Stephen Cowley

Senior Distribution Manager
07515 575 608
stephen.cowley@coveainsurance.co.uk



Rebecca Wright

Personal Lines Distribution Manager
07734 567 548
rebecca.wright@coveainsurance.co.uk



Tom Johnstone

Personal Lines Distribution Manager
07745 208 304
thomas.johnstone@coveainsurance.co.uk



Niall Mitchell

Personal Lines Distribution Manager
07546 761 187
niall.mitchell@coveainsurance.co.uk



WWW.COVEAINSURANCE.CO.UK

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