



Private Clients & Estates

UK

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Premier Claims Adjusting Services

Our dedicated team has a reputation for the highest levels of customer service, empathy, discretion and technical knowledge in private clients and estates claims. With loss adjusters throughout the UK and Ireland, offering 365 days 24/7 contact facilities for expeditious handling of claims and emergencies. Our adjusters own the claims throughout their lifecycles to ensure speed of response, early assessment and policyholder support.

Our services cover historic, listed and non-listed properties, contents, fine art and other valuable possessions, outbuildings, gardens and grounds, as well as agriculture and livestock. A true appreciation of the culture and status of property owners, trustees and agents is fundamental to developing strong relationships and achieving the best outcomes for our clients.



On behalf of my client, I offer our sincere thanks for your hard work and professional attitude throughout this case [fire in multiple farm storage buildings] which, as you know, at times have been extremely trying for the family and I think it has been an excellent effort on behalf of all parties that we have been able to get a conclusion in six months.

– John Amos FRICS FAAV, Land Agent

You and your team were brilliant. Our client was very pleased with your services and I am forever grateful. Thank you again for endorsing the importance of having good insurance. See you on the next case!

*– Filippo Guerrini-Maraldi,
Head of Fine Art, Howdens*

Our Expertise



Building Claims

Our technical expertise allows us to take prompt and decisive action in the event of a loss, irrespective of financial dimension or complexity, with:

- Focused decision making for early loss mitigation, stabilisation and recovery of assets, aligned to an early project plan and reinstatement strategy
- An understanding of the architectural and constructional aspects of high value listed properties, aligned to project management and restoration of damaged buildings
- An appreciation of listed buildings, planning requirements and regulatory protocols
- Consultants and contractors with skills specific to this sector
- Building defect or failure diagnosis and forensic services in respect of cause of loss
- Specialist advice in rebuilding cost assessments and values at risk
- A 'search and find' facility for alternative accommodation

Contents Claims

Our specialisms extend to dealing with claims including general contents, fine art, specie and valuable possessions, in historic and contemporary interior design, offering:

- Claims professionals comfortable with dealing with sensitive and difficult situations with high value contents losses
- In-house valuation service and market analysis capabilities to verify contents and claims quickly and factually
- Relationships with a wide range of professional restoration experts specialising in fine art, antiques, jewellery, soft furnishings and valuables for the best outcome for the insured
- An understanding of the greater secondary market assisting the best possible salvage avenues
- Expertise in loss mitigation, investigation and recovery

Fine Art and Antiques

Our experience of dealing with antique and fine art losses covers works ranging from prehistoric artifacts to contemporary work on canvas and paper, to sculpture, glass, textiles, furniture, and ceramics, along with less common mediums. Our clients receive the benefit of expert handling and material knowledge as well as relationship management involving artists' studios and retained galleries.

Dealing with these claims correctly requires an appreciation of repair and restoration techniques aligned to an insight into the loss of value that even the best restored works can suffer. Where items have been stolen, we understand the processes involved in liaising with specialists in law enforcement, recording and tracking lost pieces. Our experienced adjusters will offer interpretation and sensitive handling of these losses, making use of the best specialists to provide reassurance and certainty to all involved.

Agricultural Expertise

Our clients receive the best service in the market through their relationships with our empathic and recognised agricultural specialist adjusters. We know it's important for our clients to have local agricultural adjusters on hand, so that is what we are. The team also includes surveyors, accountants and casualty specialists.

Our agricultural experts are highly regarded by insurers, brokers and clients in the agricultural sector. The qualifications held by our team members are backed by years of field experience in:

- Livestock
- Crops
- Glasshouses
- Forestry
- Aquaculture
- Agri-Business
- Renewables

Our People



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Case Study



Crocodile CITES Conundrum



Situation: A rare and valuable crocodile Birkin handbag was damaged by a water leak in London, and the only restorer allowed by Hermès, the maker of the luxury handbag, was based in Paris.



Scenario: The secondary market for collectible accessories like handbags, shoes, and watches, is extremely strong as the supply of these items is limited. Bags like

the one involved in this loss have long waiting lists as there are only two produced globally each year. Restoration was needed but due to CITES (the Convention on International Trade in Endangered Species of Wild Fauna and Flora) regulations, protected materials such as crocodile skins need special certification and procedures for movement in and out of the UK. Our adjusters organised the specialist transit of the handbag

to the restorer in Paris for repairs, as well as managing the logistics with Hermès to make sure the bag was repaired to the highest standard.



Outcome: The insured could rest easy knowing our adjusters were managing the restoration despite the legal restrictions and know that the financial value of the bag would be maintained through the official restoration of the exotic skin.



Notification of Loss



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