

private client



BRIT

why Brit?

We value your peace of mind above all else

In an uncertain world, we bring certainty when it comes to protecting your most treasured possessions, going above and beyond to give you something of true value: peace of mind. We take the time to understand what's most important to you so you can focus on what really matters in your life, and live without compromise.

That's why, at Brit, we start with you. We pride ourselves on doing all that we can to protect the things you treasure without asking you to change the way you live your life. Because protecting the things that mean the world to you today opens up a world of opportunity for you tomorrow.

protecting

treasured memories,

not just valuables

Thank you for considering Brit to help protect the things that are important to you. When you take a Private Client Policy with Brit, we understand that you are entrusting us with more than your material possessions; you are entrusting us to protect the things that matter most to you.

Whether it's your family home, jewellery handed down through generations, or other irreplaceable treasures, we understand that value goes beyond the monetary.

We're helping to protect the life you and your family lead. That's why we'll always put you first. From offering you expert advice to providing you with exceptional cover and, should the need arise, responding to your claim with empathy, efficiency and flexibility.




Tara Parchment

Head of Brit Private Client

The background of the image is a sunset or sunrise over the ocean. The sky transitions from a deep blue at the top to a bright yellow and orange near the horizon, with a thin layer of red and purple just above the water. The ocean surface is dark blue and reflects the light from the sky. A dark blue rectangular box is centered horizontally and vertically, containing the text "bespoke policy" in white lowercase letters.

bespoke policy



We know that one size does not fit all. So, at Brit, we build your policy around you. We offer outstanding cover for your home and everything in it, wherever you may be in the world. We can protect your collections; from priceless works of art to unusual memorabilia, whatever they may be. We can insure your cars, and whoever may need to drive them, anywhere in the UK and Europe. And our travel insurance gives you confidence wherever in the world your holidays take you.


With our portfolio offering, we can do all of this on one convenient policy with one renewal date, allowing you to spend less time on your insurance and more on the things in life that matter to you.

We approach your policy with your unique needs as the foundation, taking the time to understand you and your lifestyle so all the groundwork of ensuring you're covered for the full and proper amount is done upfront. This helps make the claims process run smoothly.

Our service is designed to make your life a little easier. You can choose to receive a paper copy of your policy or a digital PDF and opt to pay your premium by interest-free direct debit.



home



Protecting more than just your home

We know home is where the heart is.
So, protecting your home – buildings,
contents and cherished collections –
is at the core of our coverage.

A flexible policy unique to you

We understand that your lifestyle can change, and that change comes with risks. That's why our experienced team offer a flexible approach to ensure your needs are always met.

Worldwide cover



We provide worldwide cover for your contents and valuable possessions anywhere in the world. So, whether you're abroad, at work, or anywhere else, you can feel safe in the knowledge that your most valued and cherished belongings are covered.

Unlimited cover



Following an appraisal, we provide unlimited reinstatement cover for your property and specified outbuildings. That means we'll rebuild your home in the event of a covered loss even if it costs more than the insured amount, giving you certainty when you need it most.

Valued possessions



We provide agreed value for your most treasured possessions, meaning that we agree on their worth at the outset. You'll have peace of mind knowing that your claim will be settled quickly, for the right value.

Multiple locations



We offer a portfolio approach to insuring your homes. We can cover multiple residences, whether in the UK or abroad, on the same policy as your main home with the convenience of one renewal date.

Worry-free



We believe that no one cares more about looking after your home than you, so our policy offers cover for a broad range of eventualities, without onerous conditions.

Your privacy



We know that protection from the new threats that come with modern, connected life is invaluable. That's why we automatically include cover against cyber threats like online fraud, breach of personal information, or home system attacks.

motor





From the everyday to high value classics, all your cars can be put on one policy and insured to an agreed value. This means there are no surprises when it comes to making a claim. Our high value motor policy goes beyond make and model and also includes the following:

- Multi-car discount
- Any driver over 25 with your permission can drive your cars
- You and other named drivers can drive any borrowed car with fully comprehensive cover
- Your choice of repairer
- Depreciation cover for loss in value following a repair
- A like-for-like courtesy car if you need it, or your excess waived if you don't

travel





Our comprehensive travel policy provides annual worldwide travel cover for an unlimited number of trips up to 90 days long, and includes the following:

- Medical expenses up to €10,000,000
- Coverage up to €15,000 per person for holiday cancellations
- Coverage for a wide range of winter and adventure sports
- Stranded passenger service; providing access to a global network of executive lounges if your flight is delayed by more than 2 hours
- Access to an online assistance service; providing up-to-date information on local security, political and safety advice to help you better prepare for your trip
- Emergency medical assistance from specialists to help you 24/7 wherever you are in the world

An aerial night view of a city, showing a dense grid of lights from buildings and streets, with some taller structures standing out against the dark sky. The lights are concentrated in the lower half of the image, creating a bright, glowing area that fades into the dark blue background above.

appraisal service



Giving you confidence from the start

An estimated 70% of properties in the UK are underinsured.

We take our promise to you seriously from the moment you insure with us to the moment you need us most. Our Appraisal Service ensures we spend time making sure you're covered for the correct amount upfront. We also offer expert advice

to help you manage the risks you face, including those you may not have thought of. It's our way of giving you the confidence to know you're fully covered for everything you think you are.

The background is a complex, abstract composition of various shades of blue, ranging from light cyan to deep navy. It features sharp, angular geometric shapes and lines that create a sense of depth and movement, resembling a crystalline or architectural structure. A semi-transparent dark blue rectangular box is centered horizontally and vertically, containing the text in white. The overall aesthetic is modern and professional.

a claims process that puts you first

Our mission

Brit exists to help you face the future and thrive. When you need us most, we'll follow your lead with an approach tailored to you. We'll treat you with empathy and understanding, striving to make difficult times a little easier. Whether you need us to be fast and nimble or to create an expert solution to a complex claim, our highly experienced team will be with you every step of the way.

**Lloyd's Market Association
Claims Team of the Year (2019)**

Insurance Day Claims Team (2019)

Our claims team

Our specialist claims team is comprised of experts who deal with claims in an empathetic, flexible and straightforward manner. Their breadth of experience means no claim, however complex, will ever be a surprise. You can also select your preferred craftsman or specialist, or choose from our panel of trusted experts, knowing that we will pay you promptly once the claim settlement has been agreed.

An aerial night view of a city, likely New York City, with a dark blue overlay containing the text "a legacy you can trust". The city lights are visible through the blue overlay, and the background shows a starry night sky and a horizon line. The text is centered in the overlay.

a legacy you can trust

What underpins our excellence

At Brit, we pride ourselves on underwriting and claims excellence; writing over \$2bn of premium globally. Our innovative yet disciplined approach to risk management has resulted in a long record of strong performance. Our business is underwritten exclusively through our Lloyd's syndicates, which means we benefit from their outstanding ratings from financial bodies across the globe.

We are constantly looking for new ways to provide you with peace of mind that will help you thrive in a changing world. Our parent company, Fairfax Financial Holdings, gives us the perfect foundation to do so; providing a strong and stable base for long-term growth, while allowing us the flexibility to be agile in an ever-evolving industry.

At Brit Private Client, we don't just protect your possessions, we protect the legacy you have created – one that's worth more than the sum of your valuables.

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