



To make it easier to place your high net worth business with us, we've put together a guide to be clear what our appetite is for our Distinct Products.

Our underwriting is to be more focused on client selection. Clients will be underwritten individually, and acceptance is qualified on all underwriting information.

Product Qualification

Our Customer Profile

- Clients of good moral standing over 30 years of age, with an identifiable source of wealth and with no criminal convictions or sanctions imposed.
- Clients with no or low claims in the past 5 years.
- Clients who have a portfolio of homes and motor vehicles.

Distinct Home 150

Minimum Sum insured - £250,000 contents.
(inc. art, antiques and collectables, and personal belongings)
Minimum Premium - £2,000.00 inc. IPT.

We want to write



- ✓ Risks that are well balanced between buildings and contents (inc. art, antiques and collectables, and personal belongings).
- ✓ Homes located in areas that are free from flood, subsidence or storm exposures.
- ✓ Properties in a good state of repair; and free from contract works.

What's outside of our strategy?



- ✗ Buildings only risks.
- ✗ Unoccupied properties.
- ✗ Thatched properties.
- ✗ Homes in a poor state of repair.
- ✗ High profile young sports professionals.

Distinct Motor

Minimum Sum insured - £100,000 vehicle value.
Minimum Premium - £2,000.00 inc. IPT.
(£1,250.00 for single vehicle customers requiring a multi-vehicle policy before first renewal)

We want to write



- ✓ Clients in need of a multi vehicle policy.
- ✓ High value modern and classic collections, garaged at home or in a secure professional storage facility, fitted with a good physical intruder alarm and fire protection.
- ✓ Valuable or theft attractive vehicles with a tracking device fitted.
- ✓ Lower mileage vehicles.

What's outside of our strategy?



- ✗ Clients with major convictions or several minor convictions.
- ✗ Clients without relevant experience of driving the vehicle to be insured.
- ✗ Clients who want a long-term single vehicle product.
- ✗ High profile young sports professionals.
- ✗ Young drivers driving high performance or high value vehicles.
- ✗ High performance vehicles requiring high mileage.

Household exposures depending on total sum insured and location, or Motor exposures over £2m will receive our risk management service.