

# INTRODUCTION TO PERSONAL LINES



## OUR COMMITMENT

At the core of our approach lies a commitment to fostering mutually beneficial relationships with our broker partners. Together, we strive to deliver service that not only benefits us and our partners but ultimately serves the needs of our shared customers. Additionally, we are proud to announce that we have once again received the prestigious PL 5\* from the Insurance Times, marking our sixth consecutive year of recognition by brokers for excellence in service and reliability. Furthermore, we have been honoured with a Gold Award, achieving an impressive overall Customer Experience Rating of 77%, surpassing the industry average of 68%. These achievements showcase our dedication to providing exceptional service and value to all stakeholders.

## OUR PRODUCTS

Our Personal Lines portfolio comprises of five key offerings: Household, High Net Worth Home, Private Car, Commercial Vehicle, and Pet. With a focus on meeting customer needs, we continuously review and refine these products to ensure they deliver good outcomes to customers.

## OUR SERVICE

Service excellence isn't just a goal for us—it's who we are. At the heart of our operations, our experienced teams are dedicated to providing exceptional service that exceeds expectations. We are also very proud of our distinction-level accreditation from the Institute of Customer Service (ICS), which demonstrates our commitment to service. Alongside this, we won Customer Champion of the Year - Insurer, in the Insurance Time Awards demonstrating our commitment to quality service to our brokers.

## OUR RATES

Introducing insurer-hosted pricing across much of our Personal Lines book has empowered us to deliver competitive pricing to your customers swiftly and efficiently. This strategic shift enables us to leverage sophisticated pricing models, leveraging data insights to price effectively and respond swiftly to market demands.

## OUR PEOPLE & RELATIONSHIPS

Our teams, comprising of highly experienced professionals, stand ready to collaborate closely with you on every account. Beyond transactions, we prioritise fostering sustainable relationships through regular networking events and broker breakfast gatherings. These forums provide a platform to delve into pressing industry topics, ensuring our partnerships are built to thrive over the long term.

*Sue*



**SUE COFFEY**  
PERSONAL LINES DIRECTOR

# OUR PRODUCTS



## Private Car

**Our car insurance protects individuals and their cars against loss and damage whilst also protecting their legal liability for death, injury and damage to other people's property.**

This product is designed to cover customers who are looking for comprehensive or third party, fire and theft (TPFT) cover and are:

- Aged between 17 and 85
- A permanent UK resident
- Currently holding a full UK driving licence (including restricted licences), UK provisional or EU licence
- Keeping their car at their home address; and
- Want to insure themselves and no more than 3 named drivers.

### PRODUCT FEATURES INCLUDE:

- Up to 9 years' NCD, with protection available
- Uninsured driver benefit
- Repairs by an approved repairer are guaranteed for as long as the policyholder owns the car
- A courtesy car is provided when using an approved repairer, subject to availability
- New car replacement for cars up to one year old
- Dedicated motor claims helpline operating 24 hours a day, 365 days a year



# OUR PRODUCTS

## Standard Home



### **A comprehensive household policy providing cover for buildings, contents and combined insurance.**

Our Profile product can provide buildings cover up to £1,000,000 and contents cover up to £100,000 with options to extend cover to include accidental damage, bicycles and personal belongings away from the home and family legal protection.

Designed for customers who:

- Are aged 18+
- Have up to 5 bedrooms
- Live in a property built from 1800 onwards
- Have a home rebuild value up to £1,000,000 and Contents up to £100,000
- Have no more than 9 occupants in the Home, including up to 2 long term lodgers
- Do not leave the home unoccupied for more than 60 days in a row.

Our household product has key highlights including:

- Buildings Sum insured limit: £1,000,000
- Contents Sum insured limit: £100,000
- Trace and Access – £10,000
- Religious festivals, weddings or civil partnerships, birthdays or anniversaries – £5,000
- Freezer contents – £1,000
- Personal money – £1,000, including £500 per credit card
- Fatal accident cover – £5,000

Options to include:

- Unspecified Personal Belongings worldwide – £1,500 per item (max overall limit £10,000)
- Specified Personal Belongings worldwide – £5,000 per item (max. overall limit £15,000)
- Pedal cycles – £2,000 per cycle and now including electric bikes (max. overall limit £10,000)
- Legal protection – £50,000



### **ADDITIONAL BENEFITS**

- Dedicated household claims helpline operated 24 hours a day, 365 days a year, by staff trained in managing household claims
- Free 24-hour legal helpline.

### **FAMILY LEGAL PROTECTION**

Our household insurance product also has the option to select a Family Legal Protection product. With our Family Legal Protection, provided in partnership with Arc Legal Assistance Limited, you can ensure that your customers have access to legal support and insurance for legal costs for certain types of disputes up to £50,000.



# OUR PRODUCTS

## Commercial Vehicle



**Our Commercial Vehicle product is designed for light commercial vehicles with a gross vehicle weight of up to 3.5 tonnes, used for the carriage of own goods for the policyholder's trade or business.**

This product is designed for customers who:

- Are aged between 21 and 75
- Are a permanent UK resident
- Currently hold a full UK driving licence (including restricted licences), UK provisional or EU licence want to insure themselves and no more than 3 named drivers

### PRODUCT FEATURES INCLUDE:

- Up to 9 years' NCD, with protection available for 4 years or more
- Uninsured driver benefit
- Repairs by an approved repairer are guaranteed for as long as the policyholder owns the van
- A courtesy van is provided when using an approved repairer, subject to availability
- New van replacement for vans up to one year old
- Dedicated motor claims helpline operating 24 hours a day, 365 days a year



# OUR PRODUCTS

## Motor Breakdown



**In addition to our insurance products, we also have a vehicle breakdown service for cars and small vans.**

Vehicles break down, and there's never a good time for it to happen. With our Breakdown Cover, provided in partnership with the RAC, you can ensure that a breakdown doesn't mean an end to a journey – and with our 3 levels of cover to choose from, you can choose the right cover to suit your customers' needs.

Our Breakdown Cover is a separate product that provides additional cover to a private motor insurance policy.

### PRODUCT BENEFITS INCLUDE:

- Cover that can be sold with a private motor insurance policy from any insurer
- Cover applies to the vehicle not the driver
- No vehicle age discrimination, the same competitive rates apply whatever the age of the vehicle
- 24 hours a day, 365 days a year assistance

