

Risk Appetite

Private Clients Motor Insurance Policy

At Markham Private Clients, we strongly believe that the Markham Private Clients Motor Insurance offers some of the most versatile insurance protection available in the UK motor market, this product is designed for risks that require a tailored solution. In addition, the product is underwritten by Ascot Underwriting Limited which benefits from the strength and protection of being a top 20 largest Lloyds syndicate enjoying an A rating from A.M. Best, A+ from Standard & Poor's and AA-from Fitch.

We believe we can offer underwriting capability and a claims service which is second to none.

Risk Appetite

- Minimum £30,000 new purchase vehicle value
- Lead policy holder over the age of 30
- No more than two minor convictions
- One no blame claim per driver
- No additional drivers under the age of 19 (19-year olds only acceptable if have 12 months driving experience)
- Off road parking preferred, but not essential (proven on road parking history can be considered)
- Minimum one years owned experience of high performance cars
- Proactive tracking devices required for vehicles more than £40,000 in value
- Category 5 tracking devices required for vehicles more than £100,000 in value
- More cars than drivers
- Single vehicle policy (subject to mileage of less than 5,000 per annum)

Motor policy features include

- ✓ Agreed value or new car replacement for 24 months
- ✓ Driving entitlement includes household members named in the schedule and any nonhousehold members over 30
- Comprehensive driving other cars provided for all named drivers over the age of 25, otherwise liability cover only.
- ✓ Full UK and Continental European Breakdown covering the insured any vehicle listed or any vehicle an insured person is travelling in
- ✓ Foreign Travel 90 days maximum for any one trip.
- ✓ £100,000 Legal Expenses
- ✓ £15,000 Identity fraud
- ✓ Choice of own repairer
- ✓ Up to £4,000 for a hire car of the client's choice following an accident
- ✓ Nil excess if courtesy car provided by the repairer chosen * applies only to excesses £1,000 and under

Risk Appetite



	Contact Us
Telephone number:	01223 200678
Email for quotations:	<u>quotes@markhambrokers.com</u>
Email for admin/renewals:	admin@markhambrokers.com
Website:	www.markhambrokers.com