

## Private Clients Motor Insurance Policy

At Markham Private Clients, we strongly believe that we can offer some of the most versatile insurance protection available in the UK motor market, our products are designed for risks that require a tailored solution.

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

## Risk Appetite



### Aurum:

#### High Net Worth:

- Wealthy, honest & careful individuals
- More cars than drivers
- Lead vehicle value when new over £50,000
- Policyholders aged 30 years and over
- Family Fleets considered
- No more than 5,000 miles per annum for a vehicle in isolation

#### Specialist:

- Emerging Wealth
- Professional Sports & Entertainment
- Experienced younger drivers on high performance vehicles
- Policyholders aged 21 years and over

#### General Underwriting Criteria:

- Proactive tracking device for vehicles over £40,000
- No more than 1 “no blame” claim in the last 3 years
- No more than 2 minor convictions in the last 3 years
- 12 months owned experience required for high performance vehicles
- Secure parking/property
- Named drivers aged 19 and over with a full licence for a minimum of 12 months will be considered on family fleets
- Minimum single vehicle premium £1,500 plus IPT
- Range Rovers inside the M25 are currently not within our underwriting appetite



**Aviva:**

**Distinct** - Entry level premium £2,000 incl. IPT

- Minimum sums insured no longer apply, but need to be seeing good balanced and performing risks
- For motor, no single vehicle. Need to be seeing multiple vehicles or where there is truly only one vehicle in the household, it would need to be portfolio for us to consider
- Motor coverage is improved with Comp DOC for Insured and Spouse included and the ability to add Any Driver and Agreed value cover

**HNW Motor** - Entry level premium £5,000 plus IPT

- 2 years new car replacement or agreed value whichever is highest
- Business use & commuting as standard
- Comprehensive driving other cars cover (no value limit)
- Any driver cover (outside of family no age limit)
- Agreed value cover (includes increased replacement or repair cover)
- Loss of value cover (following a covered loss)
- £5,000 courtesy car limit
- Excess waived if courtesy car not requested
- Worldwide damage up to £1,500,000
- Rallies & track cover

**UHNW Motor** - Entry level premium £25,000 plus IPT

- 3 years new car replacement or agreed value whichever is highest
- Comprehensive driving other cars cover (no value limit)
- Any driver cover (outside of family no age limit)
- Agreed value cover (includes increased replacement or repair cover with wider limits than HNW)
- Loss of value cover following a covered loss (wider limits than HNW)
- Airside cover
- £6,000 courtesy car limit
- Worldwide damage
- Rallies & track cover

**General Underwriting Criteria:**

- Clients of good moral standing with an identifiable source of wealth
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## Risk Appetite

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- No criminal convictions or sanctions imposed
- Good attitude towards risk management with a good claim history with no/minimal losses in previous 5 years
- High quality car collections/ family fleets
- Range Rovers/ theft attractive high value vehicles street parked/ driveway parked in London which form part of a portfolio to be discussed case by case due to higher than average theft rates. They will not be considered in isolation and remain outside of appetite

### Motor policy features

**Policy Wording:**

[AURUM HNW](#)

[AURUM SPECIALIST](#)

[AVIVA DISTINCT](#)

[AVIVA HNW MOTOR](#)

[AVIVA UHNW MOTOR](#)

### Contact Us

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If you have any questions before you submit an enquiry to Markham, feel free to speak to Michael, Kath or one of the new business team on 01223 200678.

[Motor Risk Comparison](#)

[Motor Quotation Form](#)

If you believe that your staff would benefit from additional training on any of our products or services, please let us know by contacting [info@markhambrokers.com](mailto:info@markhambrokers.com)

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