



Miles Smith

Private Clients



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Insurance is supposed to be all about peace of mind – knowing that when there is a problem, it will be solved quickly and efficiently, causing minimum disruption to your busy life. You will know that all the personal service enhancements in the world will not make up for a poorly written policy that will not pay out when you need it. That's why you will choose Miles Smith Private Clients.

At Miles Smith, we apply the same discipline, honesty and integrity to our client's personal property as we do when insuring their businesses. We recognise that the only way to guarantee fast, efficient, no-hassle claims handling is to ensure that the cover is 100% right in the first place, and that is where our expertise as London market brokers comes to the fore. We are completely independent, not tied to any providers and free to choose packaged products or to go straight to Lloyd's as appropriate, creating the right all-in-one policy written specifically for you.

Service

Of course, we are rather good at the service too: your account manager will be backed up by a dedicated private clients team who will check and double-check that your affairs are in order and keep you informed. However, you can trust us to get on with the job without bothering you all the time – in fact you won't even notice we are here most of the time. Our Private Clients service is all about leaving you to focus on the more important things in life, like your family, your business and your sports and hobbies.

Claims handling

If you need to make a claim, we will take full responsibility for handling every stage of the process. We will always be here when you need us, to minimise the stress placed on you and your family by accidents or crimes. You can always count on our discretion.

Home Valuation Service

Underestimating the value of your possessions can compromise any future claims and we strongly recommend that you take advantage of our valuation service to ensure that your figures are up to date. We have recruited a panel of specialist valuers, each experts in their field, who can advise on current values of fine art, antiques, jewellery or collectables.

Immediate cover available

We can arrange effective cover immediately, often without the need for any written application, creating a single comprehensive policy to protect your homes, cars, antiques, jewellery, fine art and other collections, as well as annual travel. This single policy can also incorporate vital protection against the financial repercussions of identity fraud, car jacking and kidnap attempts.



Buildings and Contents

All of your properties, in the UK and overseas can be covered in a single comprehensive policy taking into account tenure and the detail of any covenants on individual properties.



Fine Art, Jewellery and Antiques

Every valuable item in your family's possession is insured worldwide for "all risks" – and we do mean all risks, including accidental damage cover.



Family Protection cover

You and your family can be covered against kidnap and ransom, aggravated assault following a burglary, air rage, car jacking, road rage and stalking threat cover.



Identity fraud

We strongly recommend and can arrange cover for fees and expenses reasonably incurred by you as a direct result of identity fraud.



Annual Travel

You and other family members (up to age 75) can be covered against the costs of delay, curtailment, cancellation, legal expenses, permanent and temporary property loss as well as full medical treatment worldwide.



Vehicles

Miles Smith Private Clients is able to include comprehensive cover (including legal expenses) for all your personal vehicles, and those driven by family members.



Private Marine and Aviation Insurance

We also arrange comprehensive cover for most types of pleasure craft from super yachts to jet skis, no matter where they are kept or used. We can also provide cover for most types of light aircraft and helicopters.



Equine Insurance

We can arrange first class cover for your horse or pony from hacking to polo up to top competition level, with optional cover for vet fees.

For Further details, please contact one of the Miles Smith Private Clients team on
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