



ERS Prestige vehicle insurance

From sports professionals and celebrities to supercar fans and their collections, we understand the importance of providing the right cover and high level of service to your High Net Worth clients.



The specialist motor insurer

ers.com/prestige

You can depend on us



Every ERS policy comes with an A+ rating
and is honoured by Lloyd's, so you and
your customers can rely on us.

Find out more at ers.com/lloyds



The specialist motor insurer



Tailored cover for your High Net Worth clients

Our Lloyd’s A+ rated products provide our brokers with confidence and complete financial security, and our dedicated Prestige team means that you have access to experts at every touchpoint; underwriting, operations, claims, and marketing.

2020 has created challenges for many; most people and organisations have had to adapt because of COVID-19, including our team at ERS. We strongly value the relationships that we have with our brokers and want to ensure that we provide as much support as possible in these challenging times. That’s why we launched our Stay Connected product webinars, hosted by our experts, as well as our Marketing Hub - an online destination for our brokers to access marketing support.

We understand the importance of customer service excellence, at ERS every Prestige claimant receives a dedicated claims handler skilled in the specifics of dealing with Prestige cases. They will support your HNW clients through the claims process with speed, care and attention.

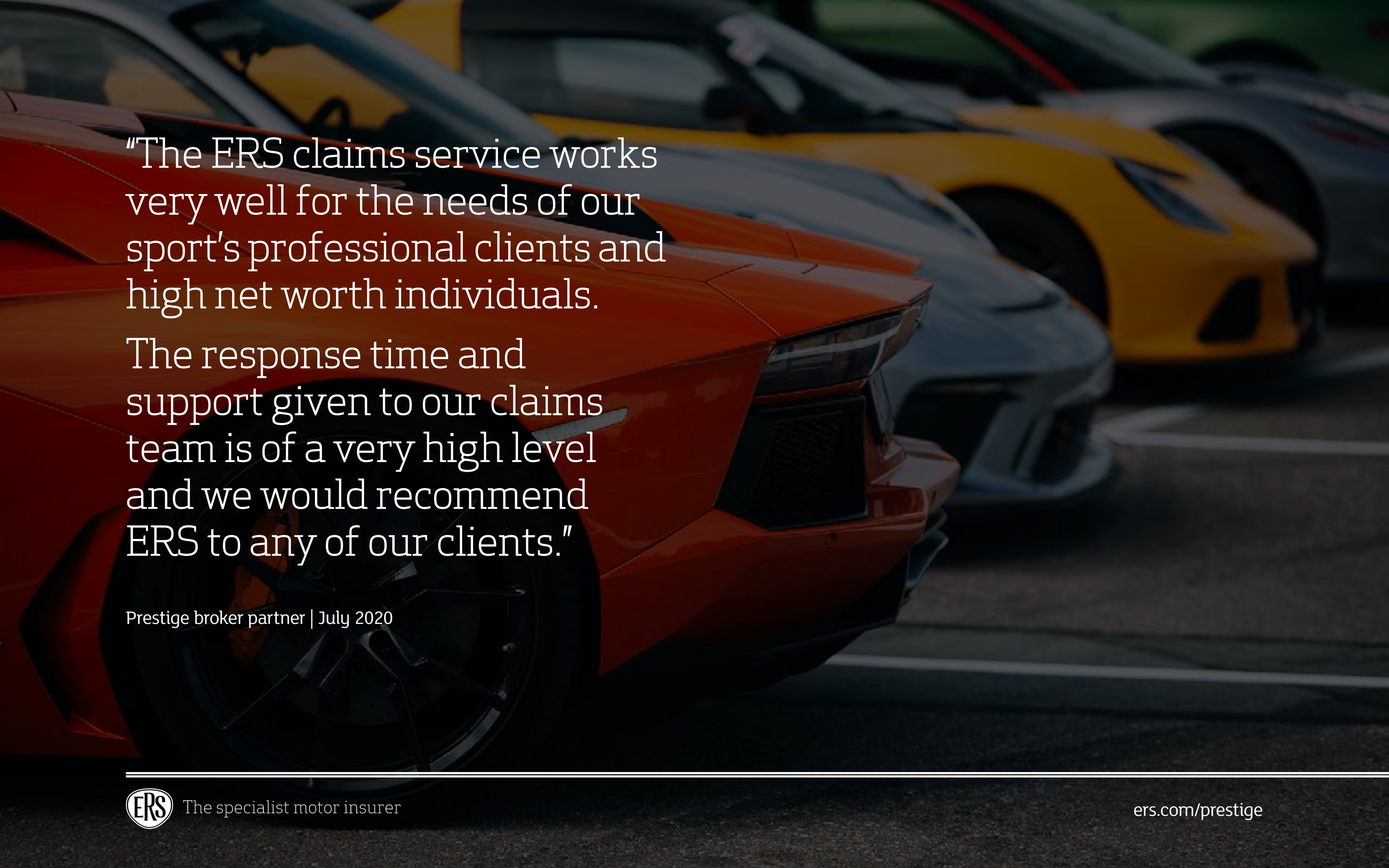
We look forward to continuing to work with you whilst further enhancing our Prestige offering.



Annie Ward
Prestige Product Manager

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"The ERS claims service works very well for the needs of our sport's professional clients and high net worth individuals.

The response time and support given to our claims team is of a very high level and we would recommend ERS to any of our clients."

Prestige broker partner | July 2020



The specialist motor insurer

ers.com/prestige

Prestige insurance from the specialists

At ERS we have a team of dedicated and specialist experts who understand those complex risks that other insurers can't write. From sports and entertainment professionals to the most impressive supercars and collections, our Prestige team focuses on delivering tailor-made solutions, helping you give drivers the very best cover and service for their vehicles.

We asked our team to share what they enjoy most about their role.



Annie Ward

Prestige Product Manager

"I have been part of ERS' Prestige journey since September 2018. Every day is so varied and every customer needs something different, so we get the opportunity to tailor a solution for individual clients which brings immense satisfaction. Our product is still fairly new, and I look forward to further enhancing our proposition in future years to really establish ourselves as a key player within the HNW market."

Favourite car - Aston Martin DBS



Jodie Carter

Prestige Underwriter

"I have worked within various departments of ERS for the last 23 years but joined the Prestige team in September 2018. We insure the super/hypercars that I could only dream of owning myself. I also find the Sports and Entertainment side of it really interesting."

Favourite car - Aston Martin DBS Superleggera



Jim Nield

Regional Trading Underwriter

"Before joining ERS, I have worked in the HNW and Motor market for more than 30 years, giving me good insight into what our brokers and clients are looking for in a HNW product."

Favourite car - Porsche Carrera GT



Gary Tuppen

Senior Prestige Underwriter

"I have worked in the HNW market since the ERS Prestige team was launched in 2016 and have really enjoyed watching the team grow and improve into the unit it has become. What appeals most to me is dealing with both clients (sports and entertainment) and vehicles (supercars) that you would rarely come across in any other areas of the company."

Favourite car - Rolls Royce Phantom



Sam Prever

Regional Trading Underwriter

"I'm a huge petrolhead so the cars we deal with on a daily basis are what make me tick! I've worked as an Underwriter within the HNW motor market for three and a half years now, joining as the Prestige team at ERS was beginning to grow. Prior to this I worked in various other motor underwriting roles, following my huge interest in cars."

Favourite car - Ferrari F40



Mike Davies

Prestige Underwriter

"I enjoy both the supercar and sports professional sides of the HNW market - it's always interesting to see what your favourite footballers and sports professionals are driving."

Favourite car - Audi R8



The specialist motor insurer


ers.com/prestige




Supercar

We take a bespoke approach to design each policy to the policyholder. We can offer the level of excess and cover to suit every need. Available through a closed panel of brokers, our product is truly exclusive and is designed to make things simple.


Features and benefits




Choice of repairer




Agreed value




Flexible excess available




Cherished plate covered up to £10,000




Key loss and lock replacement as standard




Unlimited cover for driving in Europe




Premium courtesy car



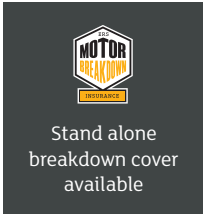
Comprehensive cover to drive other cars



Enhanced legal expenses cover



Dedicated claims team




Stand alone breakdown cover available

Appetite

- Supercars and hypercars e.g. Ferrari, McLaren and Bugatti valued over £75,000
- Luxury brands and prestige vehicles valued over £75,000 (i.e. Rolls Royce, Bentley, Aston Martin)
- Luxury electric vehicles (e.g. Tesla Model X)
- Cover ranging from comprehensive through to laid up (ADFT/FT)
- Drivers aged 17 to 85 (subject to experience)
- SDP, commuting, personal business use
- Modified or imported vehicles considered
- Vehicle collections

Ways to trade



Manual underwriting


Contact prestige@ers.com or call on 0330 053 9157




Supercar collections

We also have the appetite and underwriting capability to offer tailor-made policies for your client's cherished supercar collections.


Features and benefits




Enhanced legal expenses cover




Agreed value




Comprehensive cover to drive other cars




Flexible excess available




Key loss and lock replacement as standard




Unlimited cover for driving in Europe




Premium courtesy car



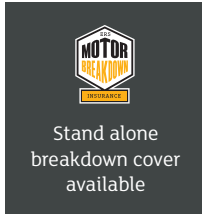
Cherished plate covered up to £10,000



Dedicated claims team



Guaranteed OEM replacement parts



Stand alone breakdown cover available

Appetite

- Supercars, hypercars, prestigious and agricultural vehicles
- One vehicle within the collection must be valued over £75,000
- All driver ages
- All cover basis; commuting, company business use and SDP

Ways to trade



Manual underwriting

Contact prestige@ers.com or call on 0330 053 9157



Sports and entertainment

We know how to deliver the right cover for professionals within the sports, entertainment and media sectors. Price comparison sites can't cater for the needs of high-profile clients, so we can manually underwrite every policy on an individual basis to ensure your clients are fully covered and our policy meets their needs.

Features and benefits



Choice of repairer



Agreed value



Flexible excess available



Cherished plate covered up to £10,000



Key loss and lock replacement as standard



Unlimited cover for driving in Europe



Premium courtesy car



Comprehensive cover to drive other cars



Enhanced legal expenses cover



Dedicated claims team




Stand alone breakdown cover available

Appetite

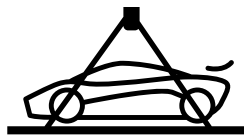
- Any persons engaged in a sports and entertainment profession, including connected occupations (e.g. sportsmen/women, trainers, film crew and tv personalities)
- We can consider all vehicles driven by sports and entertainment professionals, regardless of their make or value
- All cover basis; commuting, company business use and SDP
- All postcodes throughout the UK

Ways to trade



Manual underwriting


Contact prestige@ers.com or call on 0330 053 9157




Overseas

We can offer short-term specialist insurance for your clients when bringing their supercars over to the UK from overseas. We provide you with everything they need so, should they get stopped whilst cruising through town, they can get back on their way quickly.


Features and benefits




Choice of repairer




Multi vehicle cover




Key loss and lock replacement as standard



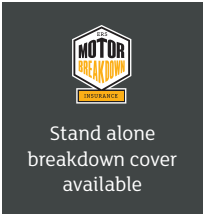
EU (on request) & UK cover



Short-term cover up to 6 months



Dedicated claims team




Stand alone breakdown cover available

Appetite

- Supercars, hypercars and prestigious vehicles
- Vehicles valued over £50,000 of any age
- Drivers aged 18 to 80 with a full international licence
- SDP and business use

Ways to trade



Manual underwriting

Contact prestige@ers.com or call on 0330 053 9157

A different kind of supercar fun...

In previous years, our expert team have invited our Prestige brokers to many spectacular events including Supercar Fest and the car enthusiasts pitstop, Caffeine&Machine.

2020 has been a very different year for everyone and has meant that we haven't been able to attend the exciting supercar events that we usually would. Back in March, car fanatics had to put plans on hold as their pride and joys sat waiting in the garage, but in true car enthusiast style, we were still dreaming of those supercars and getting back out on the road when it was safe to do so.

We asked our brokers and car enthusiast pals where their #ERSFirstBigDrive would be? We received some brilliant responses! It felt so good to still feel connected through our shared passions of incredible cars, in difficult times. **Take a look here.**

To see supercar films from previous years, go to our Youtube channel at **[youtube.com/ersmotor](https://www.youtube.com/ersmotor)**



The specialist motor insurer

ers.com/prestige

Your dedicated Prestige claims service

Through the 1,000s of Prestige vehicle policies we've underwritten, we understand just how important vehicles are to your HNW customers.

Calls answered in under a minute

Confidence begins with efficient service. That's why our dedicated Prestige Claims team promises to take the call in under a minute - providing a single point of contact for the entire claims process, fully fluent in the language of high-end vehicles.

99% of claims paid*

We are proud to share that in 2019 we paid out on 99% of our claims, highlighting that your customers can rely on us when they need us most.

Your choice of repairer

We have an expansive network of repairers across the UK. We can also work with repairers outside of our network, which is perfect for rare or modified vehicles. We will provide a status update every three days regarding ongoing repairs or restorative work and we'll get you an estimated completion date from the outset.



Fast efficient access to a dedicated Prestige claims handler



Nationwide repair network with genuine OEM parts, built for prestige vehicles



Dedicated Prestige engineer to assist with the efficiency and quality of repairs

*Based on claims received and declined on all motor products between January and December 2019



The specialist motor insurer

How to make a claim



Report the claim using the Prestige dedicated claims number 03300 645 326



You will be allocated a dedicated claims handler



Once you have been advised of the claim reference number, please email any correspondence to claims@ers.com and quote the reference numbers in the subject field.

In the unlikely event that you are unable to get through, please email any new claims to prestigeclaims@ers.com

ers.com/prestige

Your specialist Prestige team

Product manager



Annie Ward
Product Manager

Underwriting



Gary Tuppen
Senior Underwriter



Jodie Carter
Underwriter



Mike Davies
Underwriter



Stuart Rose
Assistant Underwriter



Alex Lewis
Assistant Underwriter

Regional Underwriting



Jim Neild
Regional Trading Underwriter - North



Sam Prever
Regional Trading Underwriter - South



Simon Midwinter
Prestige Claims Handler



Tom Jones
Prestige Claims Handler



Melanie Slood
Prestige Claims Handler

Operations

Jennifer Owen
Lucien Dillon
Mary Bradley
Naomi Hawkins
Cayley Protheroe
Zoe Powell
Assistant Underwriters

Marketing



Jeni Holdcroft-Young
Marketing Manager



The specialist motor insurer

ers.com/prestige

Your specialist regional trading underwriters

Our team of regional and strategic Prestige underwriters support our partners when placing even the most complex, manually-underwritten risks with us.

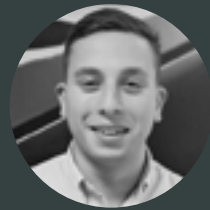


Jim Nield

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[Read our Q&A with Jim here.](#)



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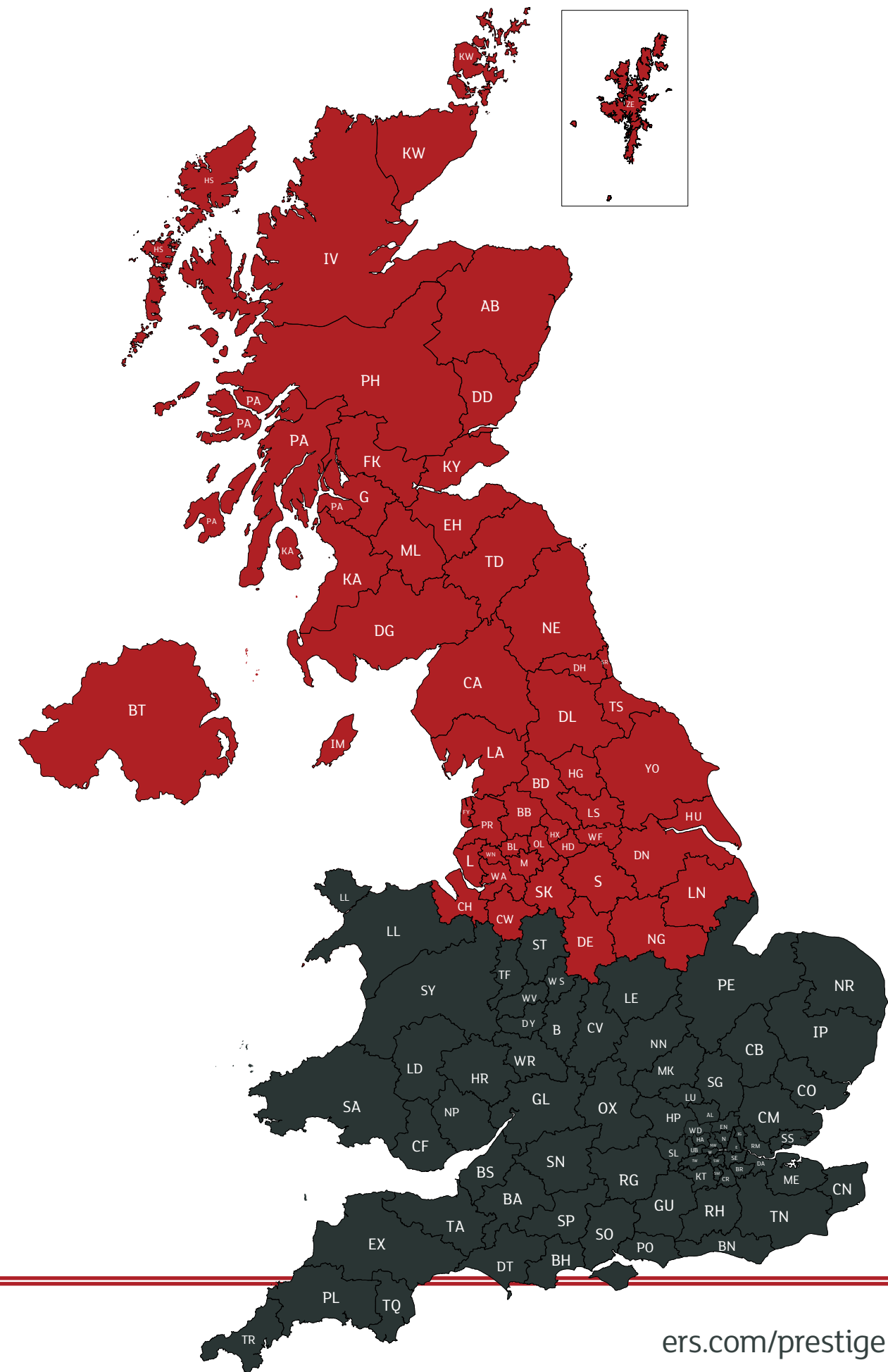
[Read our Q&A with Sam here.](#)



Gary Tuppen

Strategic and National Accounts

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The specialist motor insurer

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Your specialist national and regional network

Our development team is here to help your business grow.



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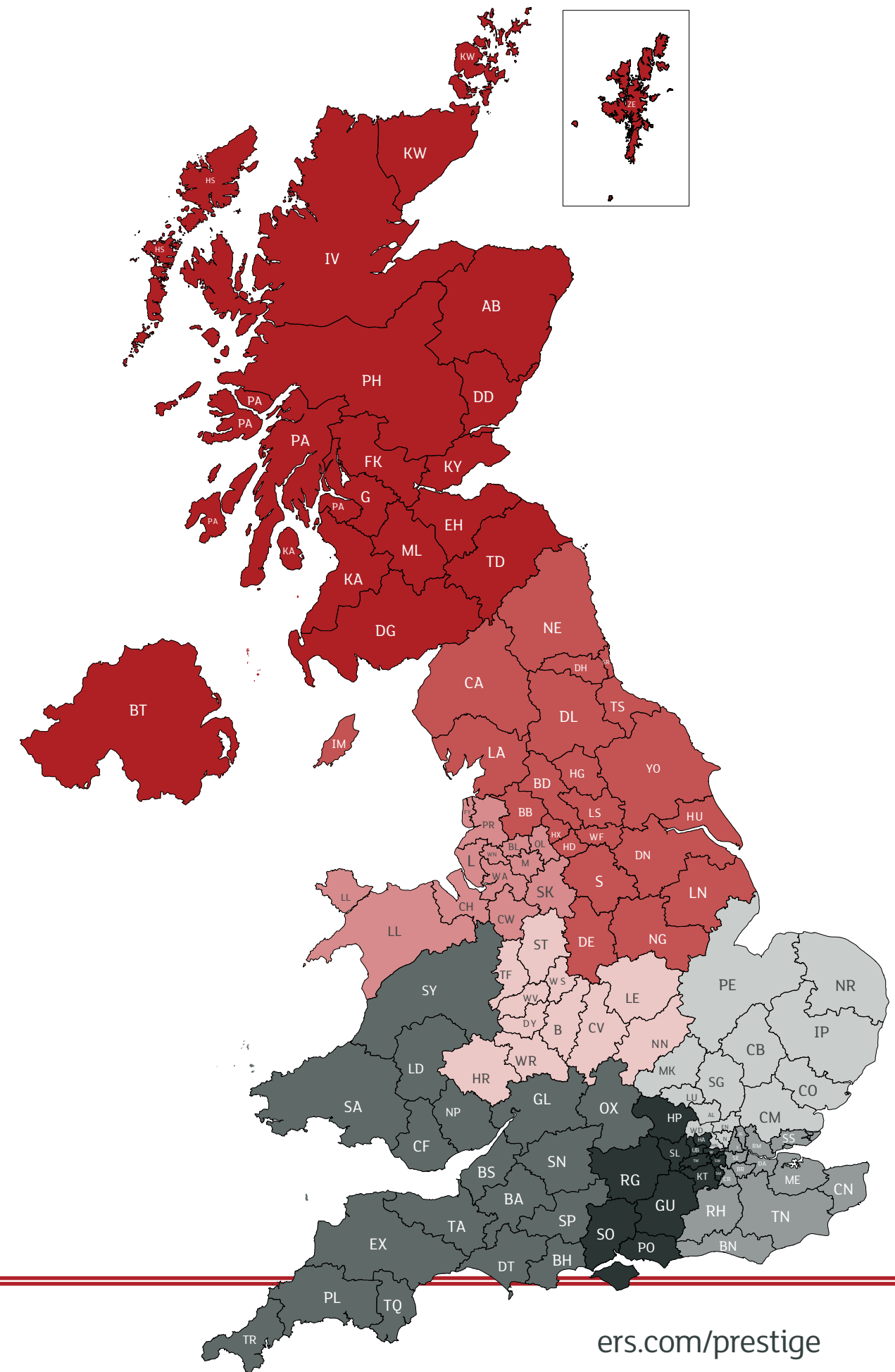
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The specialist motor insurer

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Whether you're looking for a Supercar, Collections, Sports & Entertainment or Overseas quote, contact our dedicated Prestige team at prestige@ers.com or call on **0330 053 9157**

Visit our Marketing Hub for our latest product brochures and co-branded leaflets.
ers.com/hub



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