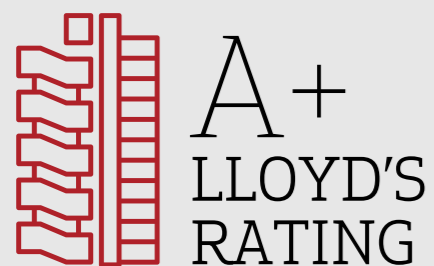




PRESTIGE

Going the extra mile for
your Prestige Clients

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



Introducing the new Prestige claims service

As other insurers close down product lines and shy away from specialisation, our appetite for prestige risk continues to grow. That's why we're delighted to announce the launch of a new claims service that's built especially for your prestige clients – from sports professionals and celebrities to supercar lovers – to provide a tailored and efficient claims experience at the moments they need us the most.

The new service will ensure you get access to prestige experts at every touchpoint, courtesy of a newly established team based out of ERS' offices in Swansea, and complimented by our specialist underwriters. The team will guarantee that every claimant receives a dedicated claims handler skilled in the specifics of dealing with prestige cases and able to hand-hold your customers through the claims process with speed, care and attention.



As Annie Ward, our Prestige Product Manager, notes: "Prestige customers know that our underwriting expertise is second to none. As our book has grown, we've spotted an opportunity to further ramp up the end-to-end claims support we provide to brokers and their customers. Whilst we hope that our clients will never have to make a claim, inevitably for those who do, we want to be sure that we are there for our customers in their time of need to guide them through the process.

This investment will ensure continuity of service and, critically, make sure that customers' prized vehicles are repaired to the highest standard and returned to their rightful owners as quickly as possible."



Fast, efficient access to a dedicated Prestige claims handler



Nationwide repair network with genuine OEM parts, built for Prestige cars



Available for ERS Supercar, Sports & Entertainment and Overseas products



A dedicated prestige claims team

Since we expanded our specialist prestige business two and a half years ago, we've been on an amazing journey with our brokers, getting to the heart of their customers' passions, while understanding their pain points around all motoring matters.

Through the 1,000s of prestige vehicle policies we've underwritten and the subsequent experience of the claims journeys with our brokers, we've seen first-hand just how important these vehicles are to their customers. This has allowed us to build a claims process that gives them absolute confidence from the outset that everything will be done to restore their vehicle to working order, with minimal disruption caused to their busy lives.

Confidence begins with efficient service. That's why we've reduced our guaranteed response times by two thirds; when you call us to report a claim, we promise to take the call in under a minute. It's why we've employed dedicated claims handlers – a

single point of contact for the entire claims process who is fully fluent in the language of high-end vehicles and therefore understands what matters most to your customers.

Your choice of repairer

Furthermore, we have expanded our network of approved repairers across the UK, meaning no unnecessary delays for your customers as their vehicle is being assessed and repaired. If your customers have a preferred garage outside of our network, then we can work with these repairers too – perfect for rare or modified vehicles.

We will make it our business to give you an update every three days regarding the status of ongoing repairs or restorative work, even if the work is being undertaken outside of our approved repairer network. And we'll get you an estimated completion date from the outset so that you can give customers a clear sense of when their vehicle is likely to be returned to them.

How to make claim



Report the claim using the new
Prestige dedicated claims number:
03300 945 326 (option 1)

- Once you have reported the claim to us, we will respond with confirmation of the claims process, your allocated claims handler, and their contact number.
- Please use your allocated claims handler's details for the duration of the claim.
- Once you have been advised of the claim number, please e-mail any correspondence to **claims@ers.com** and quote the reference number in the subject field.
- In the unlikely event that you're unable to get through, please e-mail any new claims to **prestigeclaims@ers.com**

Meet the ERS Prestige team



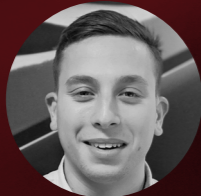
Annie Ward
Prestige Product Manager



Gary Tuppen
Senior Underwriter



James Neild
Regional Underwriter–North



Sam Prever
Underwriter



Jodie Carter
Underwriter



Lyds Channon
Underwriter



Mike Davies
Underwriter



Alex Lewis
Assistant Underwriter



Stuart Rose
Assistant Underwriter



Simon Midwinter
Prestige Claims Handler



Tom Jones
Prestige Claims Handler



Jess Mills
Prestige Claims Handler



Rachael Collins
Marketing Manager

Your ERS specialist network nationwide

With over 700 staff in Swansea & London, supported by a UK wide network of Development Managers, we're here to help you get the most out of ERS.

Contact us:

Scotland/Northern Ireland

Andy Ward
andy.ward@ers.com
07768 023823

North East

Mark Feathers
mark.feathers@ers.com
07711 590773

North West

Chris Johnson
chris.johnson@ers.com
07841 342362

Midlands

Harjeet Johal
harjeet.johal@ers.com
07967 766359

City/South Central

Paul Cavanagh
paul.cavanagh@ers.com
07917 156771

South West

Stuart Baker
stuart.baker@ers.com
07775 407276

South East

Ian Smedley
ian.smedley@ers.com
07825 064081

East Anglia

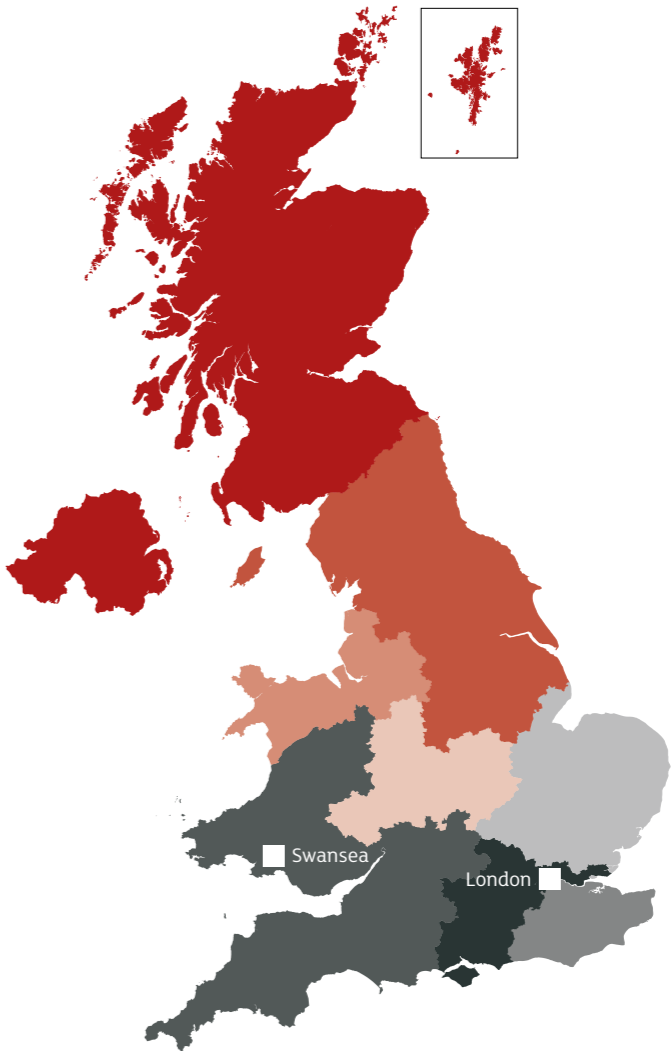
Beth Pilgrim
beth.pilgrim@ers.com
07909 926106

Head of Sales

Marjorie Adejumo
marjorie.adejumo@ers.com
07786 113327

Strategic Account Manager

Jannine Lee
jannine.lee@ers.com
07841 342351














ERS Prestige insurance: features & benefits

For bespoke, tailored quotes for supercars, overseas vehicles, sports stars and entertainers, contact us at prestige@ers.com or call **0330 053 9157**.

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 & 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
 Stand alone breakdown cover available	 Premium courtesy car	 Comprehensive cover to drive other cars
 Enhanced legal expenses cover	 Multi vehicle cover	









APPETITE

- Supercars and Hypercars e.g. Lamborghini, Ferrari, McLaren and Bugatti valued over £75,000
- Luxury brands and prestige vehicles valued over £75,000 (i.e. Rolls Royce, Bentley)
- Cover arranging from comprehensive through to laid up (ADFT/FT)
- Drivers aged 17 to 80 (subject to experience)
- SDP, commuting, personal business use
- Modified or imported vehicles considered

SPORTS & ENTERTAINMENT

We know how to deliver the right cover for high-profile clients. We look at each policy on an individual basis to make sure every client is fully covered. We manually underwrite every policy to meet their needs.

FEATURES & BENEFITS

 Choice of repairer	 Agreed value
 Premium courtesy car	 Key loss and lock replacement as standard
 Cherished plate covered up to £10,000	 Enhanced legal expenses covermonths
 Comprehensive cover to drive other cars	 Stand alone breakdown cover available








APPETITE

- Persons engaged in all forms of sports and entertainment including connected occupations
- Everyday vehicles to high value, prestige and sports cars
- All driver ages
- All cover basis; commuting, company business use and SDP
- All postcodes throughout the UK

OVERSEAS

We can create specialised insurance for your clients who bring their supercars over to the UK from overseas and provide you with everything they need so, should they get stopped while cruising through town, they can get on their way quickly.

FEATURES & BENEFITS

 Choice of repairer	 Agreed value
 Multi vehicle cover	 Key loss and lock replacement as standard
 EU & UK cover	 Short-term cover up to 6 months
 Stand alone breakdown cover available	

APPETITE

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

An interview with Natalie Pinkham

Natalie Pinkham has been part of the Sky Sports F1 reporting team since 2011. She lives in West London with her husband Owain and two children, Wilf & Willow.

Interview: Nat Barnes

What is your role within the Sky Sports F1 reporting team?

I've had some time out over the past couple of years having my two children, so I've been concentrating on doing features in the UK and Europe and doing studio work with the F1 Report every Wednesday.

In some ways, F1 cars are the ultimate prestige vehicles. What do you think lies behind the enduring appeal of the sport?

It's the layers of Formula One which I love. People think it's an individual sport, but there's 600 people at a factory all pulling in the same direction. It's the ultimate example of teamwork.

The other part of it that I love is seeing prestige vehicle technology applied in everyday life. The Williams team helped the neonatal unit at University Hospital in Wales to improve their resuscitation techniques for newborn babies using their pit stop practices.

Also, an electronic control unit built by McLaren and used in all the F1 cars is also used in Birmingham Children's Hospital to measure a child's heart rate, oxygen levels and blood pressure far more accurately than the usual system.

You're spent a lot of time with F1 drivers. Which experiences really stand out?

We've done so many things over the years. I did some ice driving in 2013 with [Ferrari driver] Kimi Räikkönen as my co-driver and crashed the car! I was really worried but he just got out laughing his head off!

I enjoy seeing the drivers when they're out of their usual context. We also went dune buggy racing with Lewis Hamilton and did a jet ski race with him and Nico Rosberg, which was hilarious. You soon get to find out which drivers have that slightly mad streak!

How has the audience for F1 changed during the time you've been reporting on it?

We have to keep up with younger audiences, and with social media we need to cater for those who don't want to sit through the whole broadcast.

I'm also passionate about bringing more women into the sport, both inside it and watching. It's important to show that it's a viable environment for women. There are increasingly more female mechanics and engineers – and also team bosses with Claire Williams and Monisha Kaltenborn.

You're an ambassador for Jaguar. Do you have a favourite?

I used to have an F-Type convertible, but when the children arrived I quickly realised that my days of sports cars were over, so I've now got an F-Pace instead, which is more practical. It represented a big change in my life, but actually the F-Pace feels like a bigger version of the F-Type, so I love it.

The car industry is constantly evolving, particularly from a tech perspective. Where do you see the future of prestige vehicles?

I think that prestige vehicles and the whole car market feel generally more accessible now. High-end cars used to be for the very rich and famous, but now you see them everywhere.

The trickledown effect and the interest in technology and its application into road cars is really important. We've got a duty as broadcasters to make that link to viewers. We need Formula One to be relevant to our everyday cars, so that audiences appreciate them more and can make that association when watching.

Given the drive towards increasingly automated vehicles requiring less contact from the driver, does prestige motoring still have a future?

Yes, absolutely. The romantic appeal of getting behind the wheel of a prestige car is enduring. Automated cars have a place and are an exciting prospect, but there is still a fair amount of scepticism and resistance to them. We are considered to be a decade away from fully embracing them in everyday life. Automated and prestige cars are certainly not mutually exclusive.

"High-end cars used to be for the very rich and famous, but now you see them everywhere"





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