

Private Client
Motor
2026



The specialist
motor insurer

Making motoring passions and livelihoods possible since 1946

We have spent 80 years protecting complex motor risks and the people who rely on them. As the UK's largest Lloyd's of London insurer dedicated solely to motor, our strength lies in specialist expertise.

Our underwriters and claims teams work within dedicated classes of business, partnering closely with brokers to deliver tailored Personal, Commercial, Agricultural and Fleet motor solutions.

Trusted today and ready for tomorrow, we continue to shape the future of mobility through innovation in connected, autonomous and on-demand insurance.



All quotes driven by data intelligence and specialist expert knowledge



Get speedy access to a breadth of Lloyd's A+ rated motor products via online trading



All claims are handled in-house, so you know you're talking to experts who understand the vehicles involved.



Direct access to expert underwriters available to discuss every risk

Private Client Motor Insurance

Designed to support the evolving needs of high and ultra-high-net-worth individuals, combining flexibility, depth of cover and specialist expertise.

Private Client Prestige is a highly tailorable product that has played a key role in our success in the high-net-worth motor market. Private Client Ultimate builds on this strength, offering an all-encompassing solution and an additional choice for clients requiring broader, enhanced cover.

Both products are overseen by our highly experienced Private Client underwriters, claims specialists and engineers, whose passion and expertise ensure a consistently personal, high-quality service.



Private Client Prestige

Supercar and Sports & Entertainment

Insurance crafted around your clients' lifestyles. Providing high-net-worth drivers with fully tailorable protection for single vehicles or collections. And when a claim arises, your clients benefit from a dedicated handler, specialist in-house engineers and access to trusted prestige repairers for complete peace of mind.

Discover more on ers.com/prestige

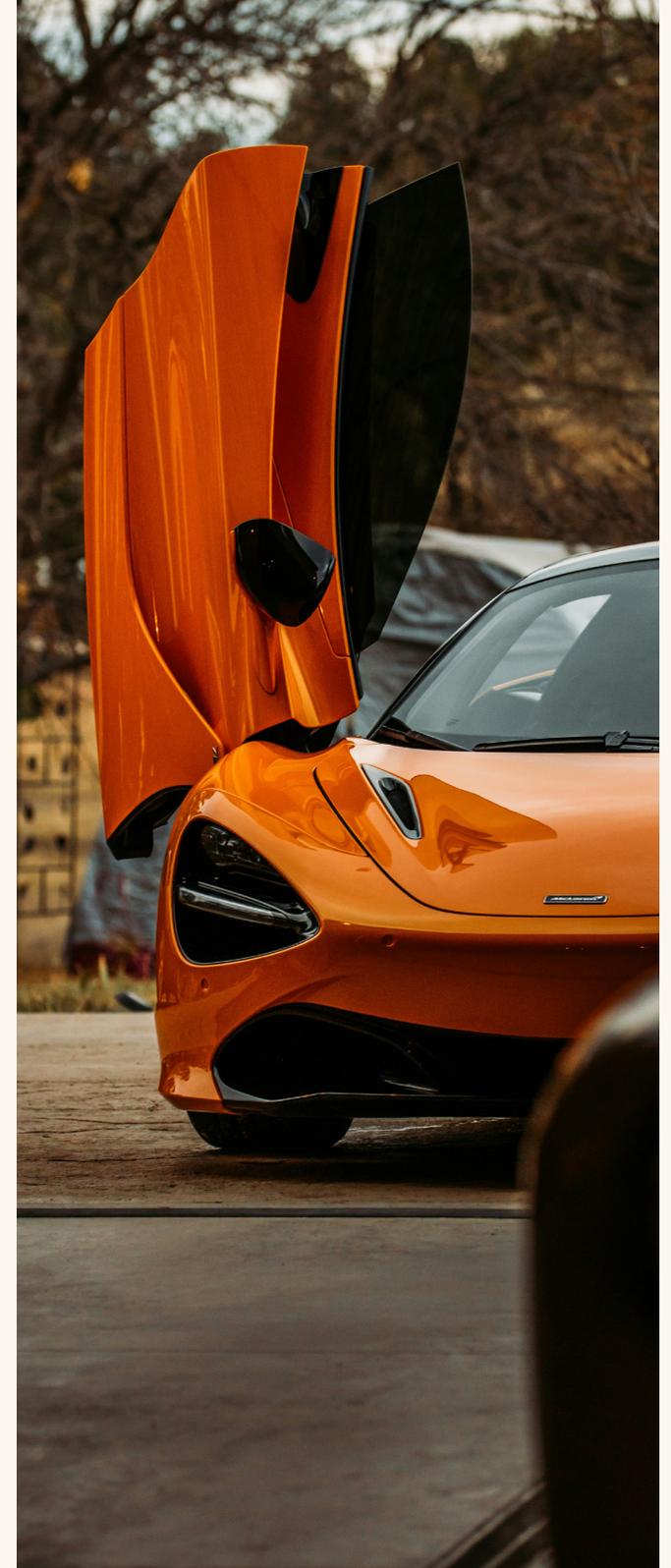
VEHICLE APPETITE

- Supercars, hypercars and prestigious vehicles e.g. Rolls Royce, Bentley, Ferrari, Rimac, McLaren and Bugatti valued over £75,000
- Modified or imported vehicles considered
- No minimum vehicle value for Sports and Entertainment clients

CLIENT PROFILE

- Drivers aged 18+
- Any persons engaged in a sports and entertainment profession, including connected occupations (e.g. sportspeople, coaches, film crew and TV personalities)

Discover our Private Client Prestige benefits on Page 6



Private Client Ultimate Protection without compromise

Our ultra-high-net-worth (UHNW) motor solution created for vehicles and collections at the very top end of the market. Complementing Private Client Prestige, it delivers an enhanced, all-encompassing proposition for clients whose cars and lifestyles demand more.

Unlock the next tier of opportunity within your private client book.

Discover more on ers.com/ultimate

VEHICLE APPETITE

- Supercars and hypercars including Pagani, Koenigsegg, Bugatti, McLaren, Lamborghini, Rolls Royce, Bentley, Ferrari
- Single vehicles valued from £350,000
- Collections of vehicles with accumulated value from £500,000 (Supercars, Hypercars and/or Classic cars)

CLIENT PROFILE

- Clients who live an UHNW lifestyle - such as individuals with multi-million-pound homes, complex personal assets and the need for a discreet, relationship-driven service.
- Vehicles used within a UHNW household where expectations, risk profiles and lifestyle patterns differ from the standard high-value car owner

Discover our Private Client Ultimate benefits on Page 7



Elevating our Private Client Motor proposition



Both products within our Private Client proposition are designed to meet the evolving needs of high and ultra-high-net-worth individuals, combining flexible, in-depth cover with specialist expertise. Below are the key benefits of Private Client Prestige and Private Client Ultimate.

	Private Client Ultimate	Private Client Prestige
	Builds on the strength of Prestige, providing an enhanced, all-encompassing solution for ultra-high-net-worth clients and enabling brokers to offer more cover where required.	Our long-established product. Refined over eight years, it has played a key role in our success within the high-net-worth motor market, offering tailored cover that can be adapted to suit each client's individual needs.
Vehicle value basis	Agreed value	Market value or agreed value over £40,000
Driving restriction	Any driver (that doesn't reside at address)	Named driver as standard, can include any driver on request
Driving other cars	Comprehensive for insured & spouse – UK & EU territorial limit	Comprehensive for insured, can be extended by endorsement
Breakdown cover	SuperCar (Call Assist) – Full UK & EU as standard	Breakdown cover available as standalone product
Hire car	Up to £10,000 provision per incident	Up to £2,500 provision per incident
Excess reduction (if hire provision not used)	Up to £2,000	None
Personal belongings	Cover for up to £5,000	Cover for up to £2,500
New car replacement	Replace with a brand-new vehicle if within 24 months (with extended replacement costs up to 150%)	Replace with a brand-new vehicle if within 12 months
Use	Personal business use for all drivers as standard	Tailorable as per request

Private Client Claims Specialist protection built around your clients

When a claim occurs, Private Client policyholders expect more than speed and efficiency. They require confidence, discretion, and expert handling tailored to both their vehicles and lifestyles.

Our dedicated Private Client claims and engineering team provides specialist support for both Prestige and Ultimate policyholders, ensuring every claim is managed with the care, expertise, and attention to detail high-net-worth and ultra-high-net-worth clients and their brokers expect.

Our specialist claims handlers can be contacted on **0330 0945 326** or email prestigeclaims@ers.com or ultimateclaims@ers.com

Our Private Client claims service goes beyond our core offering, providing a more hands-on, tailored approach designed around the needs of high-net-worth clients:

- Single point of contact for all of your enquiries
- Regular updates sent throughout the claim
- Manufacturer-approved repairer network using guaranteed manufacturer parts and repair methods. This option is self authorising, so no need to obtain an estimate or images
- Option for policyholder to use garage of choice (non-network repairer).
- Guaranteed warranty on repairs for five years
- Up to £2,500 towards a hire car for Prestige clients or £10,000 for Ultimate clients (also available with theft claims)
- Hire car will be dispatched within 2 hours once agreed

Download our Private Client Claims guide

Private Client Breakdown Delivered by Call Assist Designed for Ultra High Net Worth customers

Our Private Client Breakdown service is built specifically for clients where expectations around service, discretion and efficiency are significantly higher. A carefully managed service designed to protect both the customer experience and the vehicle.



A specialist, human-led approach

All calls are routed directly to Call Assist's dedicated High Net Worth (HNW) team, who are experienced in dealing with specialist vehicles and Private Client customers.

- Quicker, more accurate ETAs
- A higher level of proactive communication
- A follow-up to confirm service quality and customer satisfaction
- Manual vehicle allocation, ensuring the most appropriate recovery agent is selected for the vehicle and situation.



Superior recovery network

Breakdown and recovery is delivered through a carefully selected recovery network, with standards designed to reflect the value of the vehicles being handled:

- High-value vehicles are recovered using specialist recovery vehicles tailored to their individual requirements
- Vehicle Recovery Operatives (VROs) equipped with seat covers and floor mats
- A larger number of images taken to document vehicle condition
- Fewer agents involved in each case, prioritising storing and redelivery rather than multiple relays
- Where relays are unavoidable, vehicles are taken to an agent's secure base rather than motorway services, reducing handover risk and minimising time off-truck.



24-hour Rescue Control Centre

While we hope every journey is incident-free, Private Client customers benefit from access to a 24-hour Rescue Control Centre, available whenever assistance is required.

Our aim is always to attend as quickly as possible.

Meet the team

Your expert Private Client Underwriting and Claims team.

New business quotes, MTAs and renewals

See Ways to Trade on Page 12

Private Client Claims

prestigeclaims@ers.com

ultimateclaims@ers.com

0330 0945 326

Download Private Client Claims guide

Regional Trading and Senior Underwriters

Gary Tuppen: 0731 215 5278

Lydia McCarthy: 0731 212 5326

Sophie Halley: 0730 991 4506

Jim Neild: 0787 792 8572

Daniel Bennett: 0731 215 5172

Regional Underwriters

Vicky Ribeiro: 07383 873 048

John Willoughby: 0730 719 3012

Ollie Rosi: 0772 323 5402



Annie Ward
Head of Agriculture & Bespoke Personal Motor



Mark Suffield
Senior Trading Underwriter - Portfolio



John Cottrell
Senior Trading Underwriter - Regions



Gary Tuppen
Senior Underwriter



Lydia McCarthy
Regional Trading Underwriter, South



Jim Neild
Regional Trading Underwriter, North



Sophie Halley
Regional Trading Underwriter, Midlands



Daniel Bennett
Regional Trading Underwriter, Nationals



John Willoughby
Regional Underwriter



Vicky Ribeiro
Regional Underwriter



Ollie Rosi
Regional Underwriter



Shannon Holland
Underwriter



Chris Trayner
Underwriter



Ceri Jenkins
Underwriter



Hayley Dahlgren
Underwriter



Mike Davies
Underwriter



Stuart Rose
Underwriter



Stephen Howells
Underwriter



Jodie Carter
Underwriter



Helen Lewis
Team Leader, Claims



Kian Hearn
Claims Handler



Dana Vincent
Claims Handler



Chris Medwell
Claims Handler



Kieran Postlethwaite
Trainee Underwriter



Ways to Trade

Private Client Ultimate

Individually underwritten by our specialist Private Client Underwriters

New business

0330 053 9157 | ultimate@ers.com

Renewals, MTAs and Cancellations

0330 053 9157 | ultimate.ops@ers.com

Private Client Prestige

Trade via **ERS eTrade**, or for the more Complex Private Client Prestige risks

New business

0333 241 2445 | prestige@ers.com

Renewals, MTAs and Cancellations

0330 053 9157 | prestige.ops@ers.com

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Content Hub

Newsletter

LinkedIn

Instagram

ERS eTrade



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livelihoods possible since 1946

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