You experience intense and urgent demands from so many different quarters of your life. While we understand that insurance may not be your number one priority, experience shows getting it wrong can be costly.

With the accumulation of wealth comes increased complexity and a greater need for management. Our specialist team has breadth of experience in simplifying, consolidating and managing the diverse and broad spectrum of exposures families have.

When your life is busy and challenging enough, Lockton’s Private Clients service ensures that your world is covered with an outstanding level of personal service that helps you to manage the complexity of risk, simply.

You want to work with a team who understand you and is willing to work in a way that meets your needs. You want problem solvers not makers. You want a simple solution and a service that is intuitive, flexible and that you have confidence will deliver.

Lockton Private Clients is an elite service providing a comprehensive, strategic solution to the insurance needs of individuals and families owning a complex portfolio of fixed and mobile assets.
Each client is unique, with interests and passions that reflect their different personalities, backgrounds and needs. They need more than a ‘one size fits all’ solution.

It’s our job to understand these interests and find smarter, bespoke ways to manage the insurance risks that they give rise to.

We are here to deliver a complete end-to-end service that is highly personal, flexible and strategic in approach.

We don’t think in terms of insurance products. We take a more intelligent approach to understanding and mitigating risks, from the mundane to the obscure.
MOTOR

Clients receive a simple, inclusive solution encompassing all manner of vehicle assets: family, staff and everyday vehicles, super and performance cars, classic cars, rare and valuable collections, garden/estate vehicles.

Bespoke cover is reviewed and takes into account fleet size and driver numbers, mileage, agreed values and usage.

Our specialist services also include flexible programmes for large global collections and cover for clients participating in Motorsport events.

PROPERTY

We cover diverse property portfolios including private residences (UK and International), overseas holiday homes, stately homes, city residences, countryside retreats, properties for family members, and investment properties held in trust.

With our global reach, we can place international property portfolios incorporating exposures in the U.S., Russia, Middle East, Switzerland and Monaco.

We focus on mitigating risk and consolidating portfolios, with the objectives of reducing premiums by extracting economies of scale, avoiding gaps between covers and ensuring the correct level of cover is in place.

JEWELLERY

Quality jewellery may be a fashion statement, a high value investment class or an item of sentimental value. We can arrange flexible insurance solutions that allow clients to acquire pieces at will in the knowledge that cover is automatically in place to pre-agreed limits.

Cover is designed which reflects individual wearing habits ensuring correct cover is in place, but the premium paid is in line with the risk, understanding that rarely will the entire collection be worn at once.

Our expert advisors will work with individual clients to help them assess and mitigate their risk with effective security both at home and while travelling.

ART

Whether our clients need cover for priceless works of historic importance or a constantly changing collection of modern art, our cover is customised according to acquisition patterns whether frequent or sporadic and provides flexible settlement bases appropriate to the collection.

With a specific focus on risk management, we can provide art preservation consultancy, disaster recovery planning and contingency.

Clients also benefit from access to professional valuers (often with costs contributed by insurers), specialist packers and movers and leading art management systems to keep track of expanding collections.
We are aligned with the functions of Family Offices as our primary goal is also the protection and preservation of our clients’ wealth and welfare.

Offering a personal service, designed around the needs of Family Offices, Lockton Private Clients helps the world’s wealthiest individuals, families and foundations manage and sustain their wealth through personalised, comprehensive asset protection solutions.

Our team has an excellent understanding of the risks facing families in today’s environment and are committed to contributing to orderly and well-functioning solutions. This includes drawing on other specialisms within the Lockton Group to provide a comprehensive yet simple service for the diverse needs complex family structures may develop.

Lockton provides an in-depth audit of the global assets and liabilities of the family and develops programmes to protect in an ever changing world.

Bespoke cover protects a complex portfolio of estate assets and provides landowners with risk protection for both common and unique requirements.

Typical portfolios might include stately homes, residential, commercial and agricultural buildings, estate vehicle fleets, livestock, game and land, whether it be managed and farmed in-house or contracted out, and public, products and employers’ liability.

Cover can be negotiated to include commercial activities within estate grounds, for example cover for shoots and farm shops, alongside protection against loss of revenue or income.

Yacht ownership exposes high net worth clients to very particular risks.

Insurance for these high value, mobile assets is not a commodity product. It needs an active on-going relationship with a specialist broker.

Lockton knows how important it is to have a programme which reacts to protect both the asset and its crew, so designs intuitive programmes which correspond to the individual requirements of the owner, the vessel and its operations.

The aviation insurance market is renowned for its volatility, which is why Lockton’s experts are always thinking in fresh innovative ways.

Whether cover is needed for a helicopter or private or corporate jet, the ownership and operation of aircraft exposes clients to very specific and potentially large risks, which is why we go to great lengths to understand your requirements so that a comprehensive, bespoke insurance solution is tailored to your specific requirements.
TRAVEL
We provide comprehensive and realistic cover tailored to the frequent and boundless travel needs of our clients for both business and pleasure purposes.
Bespoke cover is built upon the diverse travel patterns and varied exposures of individual clients, their families and their staff.
We cover medical, repatriation, cancellation and curtailment expenses, with cover and limits appropriate to the diverse, global lifestyles of each individual.

OTHER SPECIALIST INTEREST
We provide specialist expertise to assess and mitigate specific risks for uncommon assets or scenarios.
Cover can be arranged for very diverse needs from kidnap, ransom and extortion cover for individuals and families, employee benefits for domestic staff to high value bloodstock assets. Advice is also provided for unique events and scenarios such as reputational harm and cyber risks.
Lockton works with clients to understand their unique requirements and concerns, ensuring every aspect of their world is covered.
Our service is as individual as you are.

Lockton Private Clients is a specialist dedicated team within the Lockton Group of companies; the world’s largest, privately owned insurance broker with global revenues in excess of $1 billion.

We benefit from the backing of a global player and are able to support our clients with a network of contacts in all major international destinations.

Over the last half century, Lockton has built a reputation as a high-performer.

We view all aspects of our business as highly personal and build relationships based upon trust and integrity.

Our approach is highly entrepreneurial, delivering value by looking beyond the obvious.

Lockton is a business that is highly strategic in its approach. We have invested for the long term, establishing a global operation that meets the strategic insurance needs of our clients in all sectors.

Our focus is insurance. It’s what we chose to do because we enjoy it. We understand this on every level and help a wide variety of private and public sector organisations and individual clients to manage the complexity of their risk.

It is our reputation that is our most valuable asset and we are highly rated by our clients.
NEGOTIATING HARD

on your behalf

We are a team of sector experts who work in unity using our combined knowledge and passion to design and negotiate the best level of cover at the optimum cost.

We provide clients with an experienced team of sector leaders who use their knowledge and expertise to deliver insurance solutions tailored to individual needs.

We understand what our private clients really need and build lasting relationships based upon trust and maintain good communication throughout.

Irrespective of the complexity of our clients’ needs, we audit their assets, values and liabilities and carefully consider a programme that mitigates gaps and extracts leverage and economies of scale when consolidated.

We negotiate with underwriters on your behalf to deliver a solution which protects and preserves your assets and wealth, both today and in the future.

Our team share a culture of not accepting the status quo and tenaciously challenge for better results.

Exceptional service, exceptional value.
“I’m very happy having found a company who has the expertise to manage my broad spectrum of assets in a consolidated programme.

The service proposition and solutions are brilliant, as is the attention to detail.”

Private Client