



# M&P

INSURANCE SOLUTIONS



HAMPSHIRE  
chamber of commerce



## PERSONAL INSURANCE SERVICES

M&P Insurance Solutions' individually tailored, personal insurance policies attract a diverse range of clients. We are dedicated to sourcing secure cover for every situation, however unusual and as an international insurance intermediary, we are able to combine the insurances for the majority of a client's private, global assets under one policy. This results in a uniform level of insurance for each class of asset whilst reducing the associated costs.





## PRESTIGE VEHICLES

Our specialist advisors can help you find the perfect policy to suit your requirements no matter how complicated they are. From family fleets to high value collections, our understanding of high net worth clients lifestyles allows us to deliver comprehensive and cost effective protections to our customers.

Our policies focus on vehicles with a value in excess of £50,000, although less expensive cars can also be accommodated when they are part of a collection or are for our portfolio clients. Cover can include a variety of additional benefits such as 24-hour breakdown cover, like-for-like vehicle replacement and even an extension for driving any other vehicle whilst being comprehensively insured.

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## HOUSEHOLD

From a city penthouse to a country estate, our private client team has the experience to advise you on the best way to structure your personal insurance arrangements to ensure that arguably your most important assets are properly protected in the event that trouble strikes.

With policies suited for properties of all types of construction including those that are listed, thatched or in a high risk area, M&P are able to include cover for buildings, contents, fine art, antique furniture, specialist collectibles of all varieties as well as jewellery and watches both in the home, in the bank and whilst being worn.





## YACHTS

M&P is able to assist with arranging coverage for pleasure craft of any type. From small sailing yachts up to the largest super yachts, we have the specialist expertise required to place and administer your coverage both in the UK and around the rest of the world.

Whether you require protection for the hull and any tenders, full war risks, extensive liability cover to protect against claims from third parties or comprehensive cover for the crew and any guests following sickness or personal accident, M&P can provide everything that you may require.

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## KIDNAP & RANSOM

Foreign travel often brings with it unexpected risks. Kidnapping is a very real threat and M&P is able to arrange policies that provide effective coverage.

These include threats to kill, injure or abduct, threats to damage property or products, malicious detention and hijackings. This list of potential risks can be significantly broadened to suit each client's individual needs.

Customers can rest assured that these policies are placed and administered with the utmost confidentiality and most importantly, provide full support from a highly experienced team of professional extraction experts.





## PRIVATE AVIATION

M&P can arrange comprehensive protection for a wide range of fixed and rotor wing aircraft from the smallest single seaters to the largest luxury jets.

Most clients choose policies to protect against damage to the hull, third-party and passenger liability, as well as terrorism and personal accident and medical cover for the crew and guests. However, policies can be tailored to meet your individual requirements.

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## FINE ART, ANTIQUES AND JEWELLERY

Protecting high value, collectible items requires specialist knowledge. M&P has looked after extensive collections for its customers for over 25 years and can help you avoid the pitfalls associated with such policies.

Whether the items are kept at your home or at another location, we can arrange policies to protect you on an all risks basis both in storage and also whilst in transit. Our extensive industry experience also means that we have an extensive network of other professionals from auctioneers to valuers and restorers to assist with any other requirements that you may have.





## LATENT DEFECTS & DEFECTIVE

As a specialist insurance product, latent defects insurance allows the owner of a newly built property or indeed a property that has been renovated, to purchase an insurance policy to protect them from the cost of repairing structural damage caused by poor construction, materials or design that may arise following practical completion.

Latent defects cover provides a better alternative to collateral warranties as it doesn't require any sort of liability to be determined following the discovery of the damage and when a policy is established it will typically last up to 10 years without any concern for the risk that the contractor may no longer be trading and solvent when an issue arises.

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