

CASTLE ACRE



A Guide to Motor Insurance

NO ORDINARY INSURANCE NO ORDINARY BROKER



Castleacre arrange insurance for clients who own Private Vehicle Fleets, High Performance and Classic Cars.

We know owners need flexibility built into their insurance and standard insurance policies simply don't offer enough scope, so we choose only to work with insurers who offer a first-class claims service with extra attention to detail on tailored cover.

So that we can find the best protection for you at any given time we make sure we match your precise requirements. You deal with one named advisor, dedicated to looking after you and your vehicles, and in the event of making a claim we act as your advocate to deliver a swift settlement.

Not all insurance policies are equal

The breadth of vehicle cover varies enormously from one insurer to another and from one policy to another.

Even if you have read the terms and conditions of your policy from cover to cover you may still not be aware of potential restrictions or omissions.

This can create a problem when it comes to making a claim, which is after all when insurance matters most. Restrictions within a policy may mean you will not be covered in certain circumstances.



Claims: Does your current insurer offer...

- The opportunity for you to choose where your vehicles are repaired?
- A guarantee that only original makers parts will be used?
- An agreed value in the event of a total loss so you know exactly what to expect in financial compensation?
- Diminution in value - protection if your vehicle loses value as a result of damage?
- Like for like car hire while your vehicle is repaired?
- European breakdown cover?
- Replacement key cover?



How can Castleacre help?

As a specialist private client insurance broker we work solely on your behalf to find the best policy for you.

We find out how you wish to use your vehicles and help identify how much flexibility you need in your insurance cover.

We help you prioritise the risks and compare policies to find exactly the right cover for your needs – so that if you need to make a claim you won't be disappointed in the outcome.



Case Studies

Understanding Specialist Vehicles

An S-Class Mercedes-Benz sustained a crack to the rear windscreen. The vehicle was less than 18 months old and the owner was concerned about the potential loss in value to his vehicle if an unbranded windscreen was used to replace it. He also wanted to ensure that the replacement screen was correctly calibrated. The insurer we had recommended to our client, authorised the work using original parts with the Mercedes-Benz main dealer on the same day that the quote was submitted. Our client had the reassurance of using a garage that they knew and trusted. The total claim was just over €1800, a figure that would exceed the limits on some standard market policies. The insurer kept their promise not to penalise the client for a windscreen claim and there was NO uplift in the renewal premium, despite the significant cost of the repair.

Quick Claims Response

A client's car was hit by a third-party vehicle, causing around €3000 worth of damage. The insurer authorised repairs within 3 days of the accident and established liability with the 'at fault' third party driver. This meant that our client did NOT have to pay his excess and the vehicle was back on the road within days of the incident. A full recovery of the repair costs was made from the third-party insurer and the entire claim was closed in under a month.

Flexible Choice

After scraping their vehicle on a low brick entrance wall our client chose to take their car to a local garage that they had used before. The Insurer authorised the repairs, which amounted to €3500, as soon as they received the quote. As our client had several cars on this policy he did not require a courtesy car and the insurer waived the excess on the claim.

Castleacre Insurance...

- ✓ Can examine your existing insurance to help you determine if you already have the right cover in place for your vehicle(s).
- ✓ Review the insurance market to find the best policy for your needs.
- ✓ Offer 24/7 access to your own dedicated broker for all queries, from valuations to claims.
- ✓ Take care of you in the event of a claim. We deal with the insurer and act as your advocate to achieve a swift settlement.
- ✓ Are transparent about fees or other forms of remuneration.



Castleacre arrange flexible policies

- ✓ Like for like Courtesy Car in the event of a claim.
- ✓ Diminution in Value protection following a claim, if a classic or rare vehicle loses value after damage is repaired.
- ✓ Agreed Value – you know in advance what the insurer will pay in the event of a total loss.
- ✓ Freedom to choose your preferred repairer without penalties to your cover.
- ✓ Confidence that only quality original replacement parts will be used.
- ✓ Inclusive of Europe-wide Breakdown Cover.
- ✓ Fully Comprehensive Cover – You and named drivers benefit from comprehensive cover on any vehicles you borrow or rent.
- ✓ Any Driver – anyone can drive your vehicle and will be insured with your permission (some insurers will place an age restriction on this cover of +25).

Additional Options

- ✓ GAP cover – financial protection for a shortfall in vehicle finance in the event of a claim.
- ✓ Insurance cover to use your own vehicles during track days.

Benefits may vary between insurers and are subject to individual policy terms and conditions so please contact us to talk about your requirements.

Insurance Advice



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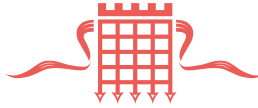
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