

# Protecting our private clients' most valued possessions



insurance group



ABOUT US

# A name you can trust

TMD Insurance Group has been meeting the needs of Mid and High-Net-Worth individuals for many years, giving us a unique appreciation of the discretion, personal service and attention to detail required.

**Our business is your protection**





Established in 1971, TMD rapidly became one of the largest independent insurance brokers in the country, acquiring North London Insurance Group (NLIG) in 2006 and celebrating our 50th anniversary in 2021. We're also very proud of our Chartered status, which ensures we work to the highest professional standards, continually placing customers at the heart of all we do.

We are committed to providing a first-class service to our clients and offering competitive solutions and bespoke cover for your needs.

The High Net Worth products we offer include solutions for a wide range of insurance needs, including homes, high-value family motor fleets, travel, personal cyber cover, private medical insurance, construction projects and working-from-home cover.

Our passion for excellence delivers an outstanding customer experience, and we have received feedback from existing customers to confirm this.

**We want to stand out from the crowd.**



## OUR SERVICE

# A tailored solution

Over the years, we've developed a reputation for our quality, reliability and excellence, and we take pride in offering the highest levels of responsiveness, confidentiality and personal service to private clients. We understand that every client's needs differ when insuring key assets and valuables and, with access to leading insurers and niche providers, can tailor cover to meet individual requirements.

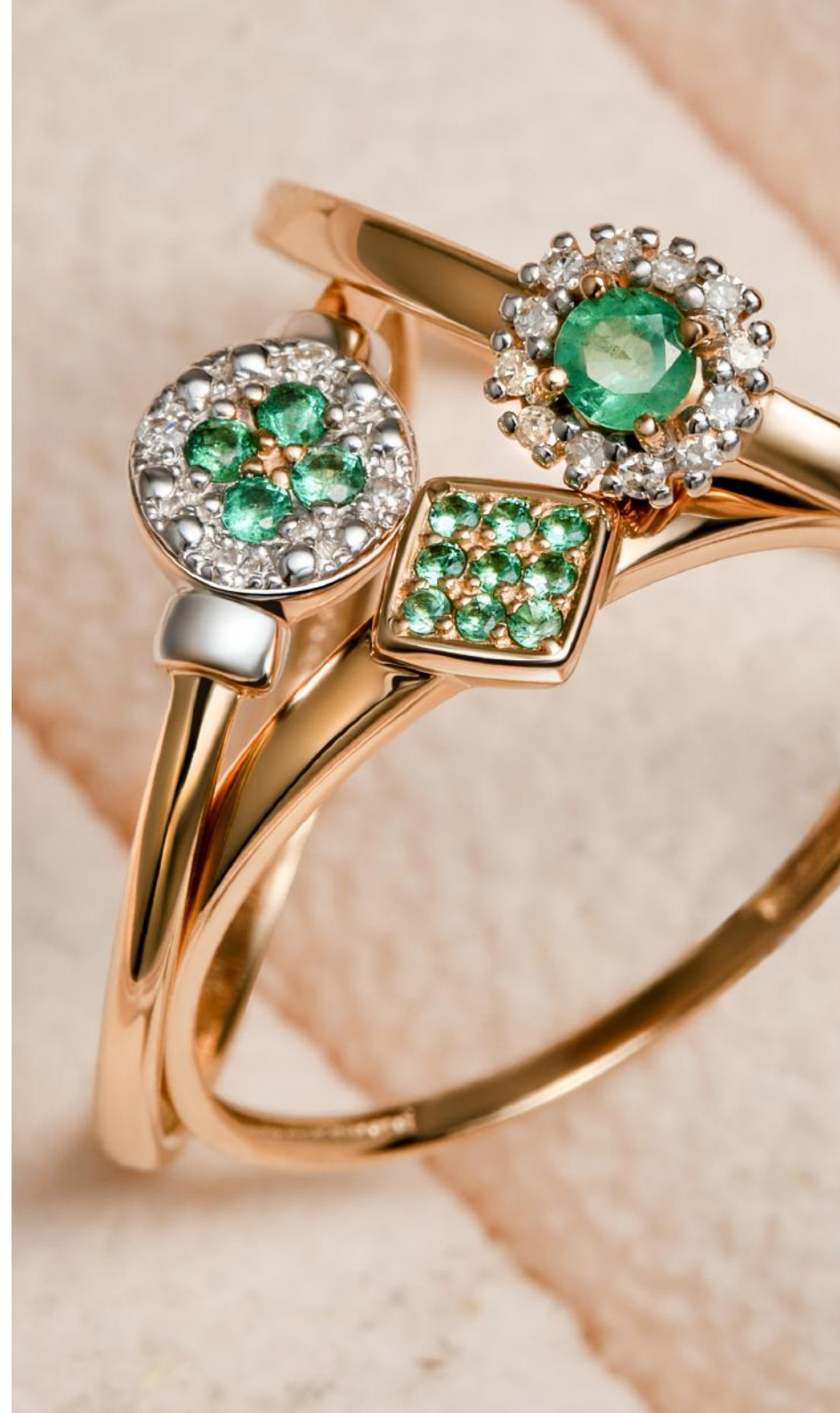
We aim to build long-term relationships, enabling us to meet ongoing requirements and customise your policy to cover any changes. We always strive to bring something different to the table regarding cover and risk management. This bespoke approach gives you the peace of mind you're receiving personalised attention and that your most valued possessions and personal assets are protected.

## Dedicated points of contact

We have a dedicated Private Clients team who work closely with insurers so that a policy can be sourced that will suit your needs. We will also assign a dedicated member of our team to manage your account, ensuring you have one point of contact. This means you will always deal with the same person, from quotation to renewal, whatever your requirements. Should you need to make a claim, we provide a fully managed, first-class claims service. We are committed to keeping you fully informed throughout and aiming to reach a satisfactory and speedy settlement.

## One convenient policy

All of our policies have the ability to include accidental damage, personal liability and legal expenses as standard and high-value items are protected on an 'all-risks' basis. Whatever the nature of your requirements, whether you are looking to insure property, motor vehicles, fine art, antiques, jewellery or otherwise, we can combine all your covers into one convenient policy with one renewal date. Additional covers such as Annual Travel Insurance, Personal Cyber, Private Medical Insurance and Pet Insurance will usually be separate policies and, as such, may have a different renewal date.



Market-leading insurance solutions

# High value house insurance

We can arrange bespoke cover for any properties you own, whether your main residence, a second home or a holiday home. Whatever the nature of the property, whether an executive home, period residence or a listed building, whether a sustainable architectural design or country estate, we can ensure it is protected against all insurable risks and include domestic employees and garden or estate land, as required.



# Working from home

The number of people working from home is rising, as is the number of self-employed individuals. As such your insurance policy needs to provide adequate protection for any business equipment you may have but also extended public liability cover in case you have visitors to your home. The majority of our high-net-worth policy providers will extend your policy to include this, but it is vital we are made aware of this so we can ensure this is the case.





# Personal liability

Personal liability is included as standard with your buildings and contents insurance. It offers protection for you and your family in the event you are held responsible for third-party injury or property damage occurring as a result of disputes about employment, your land or property. It covers the legal costs incurred or damages you may be required to pay in compensation.





# Personal and high value possessions

Your personal possessions and valuables can be insured against loss or damage anywhere in the world. This can include jewellery and credit cards when travelling or away from home and highly valuable possessions, such as fine art, antiques, collectables, designer clothes, wine and more. Items can be insured on an 'All Risks' basis, including accidental damage, giving you complete peace of mind.



# High value motor insurance

We can arrange bespoke motor insurance for all family members, protecting your family fleet, business vehicles and car collections, whether your vehicles are luxury or executive, performance, classic, sports or vintage cars, motorbikes or sports bikes. As required, our specialist motor insurers can arrange enhanced protection, including agreed value settlements, like-for-like replacement vehicles, courtesy cars and family driving extensions.

# Motor boats and yachts

Whether you own a luxury yacht, single-hulled yacht, speedboat, catamaran or small vessel, and whether you use your craft for cruising, sailing or racing, you must ensure your craft and onboard possessions are insured by a specialist underwriter. We can arrange cover against such risks as third-party liability, damage, personal accident, hull and machinery breakdown, both on and off the water. We can also advise on narrow boats and barges.



As a traveller, you may face more complex risks or have higher value assets to insure. We can add annual travel to your high-net-worth policy for an additional premium, giving you complete peace of mind. Tailored to suit your personal requirements, it provides increased levels of cover, with higher limits and greater protection, for you, your family and domestic employees worldwide, including winter sports, jet skiing and sailing.

# Travel insurance





# Personal cyber insurance

Personal cyber insurance is a form of liability insurance that covers financial loss due to cyber attacks, data breaches, and identity theft. Most of us are online every day of the week – whether chatting with friends on social media, playing video games, watching a bit of Netflix or catching up on work emails. We would all be surprised about how much these straightforward activities can expose us to online criminals. It could be accidentally downloading a virus or having your telephone hacked.

The majority of our high-net-worth policies offer some level of cyber insurance, but we can also provide stand-alone Personal Cyber Insurance policies, which may be more suitable.

# Private health insurance

(also known as private medical insurance)

At its most basic, private health insurance pays out for private treatment if you fall ill, naturally subject to the terms and conditions of the policy you choose. It is designed to pay for private treatment of medical conditions that respond quickly to treatment (usually called 'acute' conditions), as well as elective surgery and medical tests. With private health insurance you will generally receive a greater choice of where and when you are treated and the speed and convenience in getting the treatment.

There are two main types of private health insurance:

Please talk to us if you would like to find out more about this insurance

→ **Fully underwritten policies**

If you choose fully underwritten private health insurance, you must provide your full medical history. The insurer will then decide whether to insure you and how much to charge.

→ **Moratorium policies**

With a moratorium plan, you will only need to give limited information. Buying a moratorium policy is more convenient than reviewing your extensive medical history. Still, fully underwritten plans can sometimes be more competitive and you will know from day one which conditions you're covered and not covered for.

# Latent defect insurance

Latent Defect Insurance, also known as Structural Warranty Insurance, is a specialised insurance policy that covers repairing or rectifying structural defects and other hidden issues in a property. This insurance is typically used for newly constructed buildings but can also apply to renovations, conversions or extensions.

The primary purpose of Latent Defect Insurance is to protect you and your property against unexpected structural defects and hidden problems that may arise long after construction or purchase. It serves as a safety net, ensuring these unforeseen issues will not financially burden you.



Having Latent Defect Insurance can offer significant peace of mind. You can enjoy your home without worrying about potential costly repairs down the road.

A property covered by Latent Defect Insurance may have increased resale value. When potential buyers see that the property is protected against hidden defects, they may be more willing to pay a higher price, making your investment more profitable in the long run.

When considering Latent Defect Insurance, it's essential to choose the right policy that suits your needs and the type of property it is. Policies may vary in coverage, duration and the specific defects, so please talk to us for more information.



# Home to even more insurance

We are here to make your life easier when it comes to all things insurance. If you already have High Net Worth Insurance cover, you may well be interested in some of the many other products we offer, such as:

- Business Insurance
- Professional Indemnity Insurance
- Directors and Officers / Management Liability Insurance
- Motor Fleet Insurance
- Commercial Vehicle Insurance
- Employer's Liability
- Public Liability
- Property Owners Insurance
- Motor Trade Insurance
- Event Insurance

**visit us at: [tmdinsurance.co.uk](https://tmdinsurance.co.uk)  
to see out full list of insurances**



# Don't just take our word for it...

What our customers say about us:

Our unwavering commitment is to  
provide a value-added service resulting  
from years of expertise and dedication.

Your products always meet my needs.

Professional, quick and extremely  
helpful. I highly recommend them.

I'd rate the quality of your customer service as  
very positive. I'll most certainly be recommending  
you to my friends and family.

Telephone: 01992 703000

Email: [insurance@mcdonaghs.co.uk](mailto:insurance@mcdonaghs.co.uk)

Our business is your protection

[www.tmdinsurance.co.uk](http://www.tmdinsurance.co.uk)



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