

Designed for Circle Square members

# Insurance Portfolio Health Check

from Towergate Private Clients







## Circle Square Insurance Portfolio Health Check from Towergate Private Clients

As a Circle Square member, you're committed to getting the most out of life. Living fully and with purpose is your goal, and your priorities and circumstances may be changing as you move through new adventures and opportunities. When it comes to your household and related lifestyle insurances, we work with Towergate Private Clients, part of Towergate Insurance who is our trusted insurance partner, to bring you access to specialist advice and coverage that reflects your lifestyle.

Towergate Private Clients is offering a free Household Insurance Portfolio Health Check service, to review and understand your personal circumstances, helping you find a policy that meets your needs so you can pursue new opportunities with the peace of mind that an advised service offers.

## Towergate Private Clients & Circle Square

The Towergate Private Clients team provides a full broking service for High Net Worth individuals. As a specialist insurance broker, Towergate Private Clients offer a personalised service, with an emphasis on understanding your lifestyle, home and assets that make-up your unique circumstances and requirements. Working only with providers that meet its exacting standards, it maintains an A-rated panel of insurers, and prides itself on attention to detail and customer service.

Towergate Private Clients has been a trusted partner of Circle Square since 2018, offering members excellent service and personalised advice. To date, it has strong retention rates with its Circle Square clients and continues to be recommended by members for trustworthy advice, customer service and in some cases, reduced costs for improved cover.





## What does it entail?

No matter when your insurance is due for renewal, the Insurance Portfolio Health Check is designed to be an initial introduction to help the Towergate Private Clients Account Executive understand your current household insurance needs and find out what's important to you. It may be that your existing cover is perfectly suited to your current situation, or maybe you've outgrown your policy and a fresh review would be beneficial. You might wish to consider the following;

- Has the value of your contents and personal items increased and when did you last have them evaluated?
- Could you be at risk of underinsurance (or overinsurance) because you've bought or sold significant assets or property?
- When was the last time a market review for your policy was carried out?
- Have you had any recent building works or renovations?
- Are there any restrictive endorsements on your policy?

A Towergate Private Clients Account Executive will discuss your needs with you and from there you can decide if you would like a full market review and quotation.

## The quotation process

Towergate Private Clients offers all Circle Square members a no-commitment quotation process that can be done via phone, virtual meeting or if you prefer, a home visit.

An Account Executive will carry out a full factfind for your current requirements including your home, properties, contents and other treasured assets. The time required for this will depend on the complexity of your needs, but your Account Executive can discuss this with you beforehand to ensure the best management of your time.







## What are the benefits?

**By providing a full review of your current home, contents and lifestyle insurance portfolio, your Towergate Private Clients Account Executive can ensure that you are recommended a household policy that meets your requirements.**

- Advised service – Towergate Private Clients' knowledgeable and expert Account Executives do all the leg work comparing products across the specially selected panel of providers and present you with your best options, highlighting the benefits of each
- Provide cover recommendations with flexibility where that's important for you
- Consolidation of policies, where appropriate - making them easier to manage and reducing the risk of under/overinsurance
- Identify gaps in cover and provide flexibility for lifestyle changes such as planned building works or outdoor living enhancements
- Buildings cover that includes more unique fixtures such as bespoke wallpaper, antique parquet flooring or imported marble
- Adaptive cover for new purchases and new pets
- Optional family cover such as travel, possessions at university and wedding cover



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## New AdVentures

**Your Towergate Private Clients Account Executive can also provide a concierge service for any of your commercial or health care insurances that you would like reviewed, working closely with their colleagues who are specialists in these areas, through the New AdVentures programme.**

It is important to understand your goals and ambitions; as a member of Circle Square you may well be considering a change of pace or new direction and reviewing your insurance needs is part of managing that transition. Perhaps you may be taking on a new role as a Trustee of a charity? Planning to spend more time abroad? Embarking on an entrepreneurial adventure or mentoring start-ups? Whatever your path Towergate Insurance is there to consult and advise you.



\*All Towergate Insurance quotes are subject to underwriting acceptance and the insurers standard terms and conditions.  
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