

clear

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Landed Estates & Private Clients

Specialist protection shaped around
you, your land and your legacy.



LLOYD'S Broker

Clear Insurance Management is authorised and regulated by the Financial Conduct Authority,
Registered in England No: 3712209 Registered Office: 1 Great Tower Street, London EC3R 5AA



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Specialist protection shaped around you, your land and your legacy.

Your estate is unique, in its history, in its responsibilities, and in the way you choose to run it. You deserve insurance support that understands that world completely. With access to leading insurers, sector expertise and a dedicated private client approach, you can rely on cover designed around your priorities, not someone else's template.

Clear Insurance Management is one of the UK's leading independent, Lloyd's-accredited brokers. From our London headquarters and regional offices across the UK and Ireland, you gain the reach, independence and agility needed to protect complex rural assets with confidence.



Your Approach, Not Ours

Your insurance should serve your estate – not the other way around.

Your needs often span heritage property, working land, rural enterprises and private assets, and you should expect an insurance partner who responds with solutions as individual as your estate. Your programme is built collaboratively, with clear explanations, fresh thinking and an understanding of what matters most to you.

You stay in control while we support you with:

- Solutions tailored to your specific circumstances
- Access to a wide range of insurers including specialist markets
- One dedicated point of contact backed by a full specialist team
- Impartial, jargon-free advice
- Complete discretion and integrity
- Proactive reviews at intervals that suit you
- Solutions based on a detailed understanding of your activities

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Our Solutions

Insurance Solutions That Put You First

Your estate may face risks as varied as listed buildings, agricultural operations, renewable energy, guest events, private collections or seasonal tourism. You deserve insurance options that keep pace with that complexity.

Through specialist markets, including our own Lloyd's facility, you gain access to comprehensive, flexible protection designed around your estate's realities. Long-standing relationships with underwriters allow you to benefit from finely negotiated cover and insurers who understand the nature of rural and heritage risks.



If the unexpected happens, you are supported throughout the claims process. Our in-house claims team works alongside trusted loss adjusters to resolve matters efficiently and with the discretion you would expect. You also receive a plain-English policy summary so you always know exactly what is covered.

Typical areas of activity we support include:

- Filming and media use
- Concerts, festivals and outdoor events
- Weddings and corporate hospitality
- Hotels and accommodation
- Natural hazard exposure
- Converted agricultural buildings
- Visitor attractions and public access areas

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Wider Services to Protect Your Estate

Your insurance programme is only one part of safeguarding your property and heritage. You also benefit from practical support that helps reduce risk and strengthen resilience across your estate.

Valuations

Professional valuations for buildings, fine art and chattels help to ensure you remain correctly insured as values change.

Fine art, chattels care & conservation

Working with specialist partners, you receive guidance on conservation, risk prevention and disaster planning, including help in creating snatch lists and recovery procedures.

Risk Management & Business Continuity

Sound risk management not only protects your property, it can also help contain premium costs. With access to underwriters and our own risk professionals, you benefit from a joined-up approach to loss prevention.

Business Interruption Reviews

As estates continue to diversify, income streams become more complex. Our in-house specialists, supported by experienced loss adjusters, help you assess and insure the full breadth of your revenue, from traditional farming to hospitality, retail, leisure, or renewable energy.

Premium Apportionment

Premiums can be allocated clearly across different trusts or interests so your estate administration remains straightforward.

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Let's Talk

Your insurance should reflect the true nature of your estate, from the value you protect to the risks you manage. A complimentary consultation, including a cover audit, gives you clarity on where your programme is working well and where it could serve you better.

When you're ready, we're here to support you.

Contact Me



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“The role of the broker should be to absorb complexity and convey simplicity”

Mike Edgeley

CEO, The Clear Group



Broker at **LLOYD'S**

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