

SUMMER 2024

# XCLUSIVE INSIGHTS

pib



The Lakes by Yoo:  
an investment in  
lifestyle and legacy

# Inside this issue:

Xclusive Insights takes a look into the rarified and entrepreneurial world of PIB's strategic partners, private clients, business clients and other interesting parties, each with a fascinating story to tell.

We hope you find the following pages inspirational, interesting and informative, as we introduce articles on lifestyle choices and investment opportunities, luxury cars, lake-side property, yachts, jewellery, watches, fine wines and more.

The Xclusive Insights next edition is due in winter 2024 and will feature more exclusive stories, articles and features from the world of PIB's Private Clients. If you have a story to share or information that you would like us to include, please get in touch with our editorial team:

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## Pink is the colour of Boodles

Boodles is one of only 38 ateliers worldwide able to acquire rare pink diamonds from the Argyle mine in Australia.

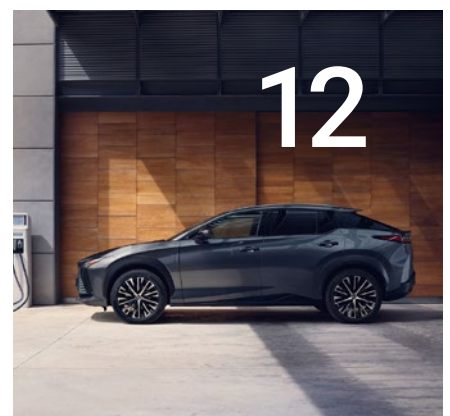


## Living La Dolce Vita

Bat & Bottle seeks out the artisan Italian wine producers to offer something rare and unusual.

## New All-Electric Lexus RZ

Steven Eagell Group introduces the driving pleasure of the 'Lexus Electrified' philosophy, embodied in the new RZ.





## Yorkshire Elegance

A three-day event at Grantley Hall, 16-18 July, celebrating the timeless allure of classic automobiles.



## The Lakes by Yoo

Exclusive lake-side homes within a sustainable 850-acre Cotswolds estate provide a serious investment opportunity.



## Seizing the moment and setting sail

How the death of a friend drove Captain Noah to follow his dream, buy a boat and take to the seas.

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**Zach Gray,**  
CEO of PIB Insurance Brokers

# Welcome to our very first issue of Xclusive Insights

As the CEO of PIB Insurance Brokers, with our Private Clients team being an integral part of the business, I am proud to introduce this first edition. The Private Clients team comprises experts in their field, who secure tailored insurance solutions to protect our clients with higher value homes in the UK and Western Europe, modern and classic cars, jewellery, art and other collectibles.

Not only do they pride themselves on their professional and discreet approach, they work collaboratively with preferred partners, from valuers to security firms to property managers, to help ensure our clients have simple yet robust solutions to protect their homes, contents, cars and most treasured possessions.

Xclusive Insights shines a light on our partners, who we thank for their continued support and specialist knowledge.

PIB is on a journey, and our people are part of that journey. Being able to launch something as fantastic as Xclusive Insights is exciting and demonstrates not only our commitment to excellent client care, but also our entrepreneurial spirit as we strive to be different.

Your feedback is very important. You can contact our editorial team to share your thoughts, or to request space in our Winter edition. Please do let us know.

## High demand for cultured pearls



There are many types of pearls, which can be categorised into natural and cultured pearls and imitation pearls.

The difference between natural and cultured pearls lies in the formation. Both types are considered gemstones. A cultured pearl is formed due to human intervention. In essence, humans deliberately irritate the oyster or mollusc, which tend to be specifically raised for such purposes.

Jewellery Valuer at Quastel Associates, Clare Blatherwick, tells us: "We are

seeing significant price increases in the cultured pearl market as availability of stock is restricted due to very high Chinese demand. Conversely, the natural pearl market, which has been incredibly buoyant for over a decade, seems to be softening for those under 5mm."

**Written by Debra Stanislawski of Quastel Associates, who work closely with PIB Private Clients, helping with valuations on fine art, antiques, jewellery & watches.**



# Living La Dolce Vita...



Rutland-based couple, Ben and Emma Robson, operate an award-winning business model that's now in its 30th year and is somewhat unusual. The couple search for and import wine directly from small artisan Italian wine producers for wine lovers in the UK, particularly those who enjoy discovering unusual and exciting wines.

The list of grape types on the Bat and Bottle website is extraordinary: you could easily be tempted to make a case selection just by browsing the plethora of grape names you may have never heard of, with titles such as Friulano 'Athena', Falanghina Campi Flegrei and Erbaluce di Caluso Tredicimesi '13', to name but a few. Ben and Emma's overriding principle is to seek out truly well-made Italian wines, both traditional and modern, that offer an excellent quality to price ratio, providing a selection of wines that are hard to find but easy to love!

Many of the wines they sell are left over from parcels unearthed for

their award-winning Wine Club. After members have made their choice, there are inevitably several cases left for wine-lovers searching online for something just a little bit special. With the focus on both autochthonous and rare varietals, there is something to suit every type of taste.

Throughout 30 years, the couple has consistently maintained exceptional levels of service, mainly because they are the people who have not only carefully curated the collection with great care and attention, but also respond in person to any customer queries or requests.

Whether you're a seasoned wine connoisseur or just beginning to explore the world of wine, Bat and Bottle offer a personal, diverse and delicious way for you to add depth to your knowledge of Italian wine.

Contact Bat & Bottle on 01572 759735 email [post@batwine.uk](mailto:post@batwine.uk) or visit [www.bat.wine](http://www.bat.wine)

**PIB is delighted to introduce one of our longstanding clients, Bat and Bottle, a small, independent wine merchant with a national presence, offering a treasure chest of extraordinary and unusual Italian wines.**



## A name you can trust.

We've been meeting the needs of our most discerning high net worth clients for many years, and we understand the levels of personal service, attention to detail and discretion required.

I'm very proud to lead a team of knowledgeable experts, all of whom provide dedicated support to our clients. It's our business to protect our clients' most valued possessions and personal assets with tailored insurance, providing peace of mind that all insurable risks are covered. With strategic hubs across the UK, we are able to meet the needs of our discerning clients, offering a local service yet with a national reach.

Most of all, we take the time to understand our clients' lifestyles, personal circumstances and appetite for risk. With this in mind, we have curated a diverse selection of contributors who have long-standing relationships with PIB Private Clients. We're proud to showcase these relationships and celebrate our collaborative nature here in Xclusive Insights.

Whatever your passion, I hope you find our new magazine interesting, informative and inspirational.



Paul Huntley,  
Managing Director PIB Private Clients.



## Unrivalled stolen vehicle recovery

It's a balmy sunny afternoon in picturesque West Sussex, when a Mercedes-Benz 63 AMG worth £194,000 is stolen within seconds. In all likelihood, it's destined for foreign shores, stolen to order by an organised crime ring that is highly skilled in disarming even the most sophisticated vehicle security technology.

This was the scenario faced recently by a customer of stolen vehicle recovery expert, Tracker. Thanks to Tracker's exclusive partnership with UK police forces and its unique combination of VHF and GPS technology, the vehicle was recovered from Kent less than three hours later.

The thieves thought they had outwitted the car's owner by using a 'jammer' to block the vehicle's GPS tracking signal, but Tracker's VHF technology is immune to GPS

jammers and led the police straight to its location.

Mark Rose, Managing Director at Tracker, explains "Keyless vehicle theft has reached epidemic proportions in the UK, the cost of which is unsurprisingly hitting insurers and their customers. But we are working closely with insurers to tackle the problem head-on. Our unique VHF/GPS technology aids the location of a vehicle if it's hidden in the likes of a shipping container, a lock-up or in an underground car park and boasts an unrivalled 95% recovery rate."



To find out more about Tracker, visit: [www.tracker.co.uk](http://www.tracker.co.uk)

**Many insurers now stipulate that luxury vehicles must be fitted with a tracking device in view of the high levels of keyless vehicle theft taking place. PIB recommends that Private Clients use Tracker, a leading vehicle tracking & telematics company since 1993.**



# Keeping up with evolving cyber threats

The digital world has brought with it an ever-increasing number of apps, shortcuts and enablers which bring ease and influence our lives, increasing our connectivity. Some of these prove to be short term fads, while others last the test of time and become part of how we interact. With greater interaction, however, comes an increased exposure to risk.

Securing ourselves digitally can be something of a minefield to navigate, with competing advice, suggestions and input. Advice to limit online activity and social media footprints is generally unrealistic and ignored, particularly among second and third generations of families.

This can have drawbacks, particularly for those with a higher profile, whether personal or professional. We have seen examples where phony accounts have been created in people's names, which is not an offence, and controversial comments made, thus damaging reputations.

If people are not careful, wider exposure online can lead to acts of fraud or identity theft being committed. In just a matter of minutes, it is possible to build up a far-reaching dossier of information about most people, comprising names, dates of birth, addresses, email accounts, hobbies, friendship groups, favourite venues / holiday destinations and so on. This information can be used to commit fraud, leading to unsolicited debts or account transactions.

Again, careful cultivation of digital footprints can help to mitigate against this. Blackstone Consultancy advises that clients have multiple email addresses and bank accounts for different functions, such as online shopping, food delivery, general bills and so on, to create silos and limit the overall risk.

Simple steps such as these can make it significantly harder for someone to build a profile because, although

many of these steps are relatively minor in their individual actions, when put together they can significantly reduce the risk.

There's no getting around the fact that online activity is an integral part of modern life. Acting responsibly online and understanding the implications of actions is crucial, therefore. The landscape is ever changing, and risk and threats are evolving at speed. Blackstone Consultancy provides grounded, realistic advice, but also advises clients to use their 'inner alley cat' to determine whether things seem unusual.

**Chartered Security specialists, Blackstone Consultancy, helps and advises PIB's Private Clients with their personal and cyber security protections. Here's their advice on how to mitigate against online fraud.**





IMAGE LEFT:  
Raindance Ring set  
with pink diamonds

IMAGE RIGHT:  
Gemini Design Ring  
set with pink and  
blue diamond



# Pink is the colour of Boodles



## A world of artistry, imagination and rare pink diamonds.

Pink is an integral part of the Boodles brand. As Director, Jody Wainwright, recently stated, “Everything at Boodles has gone pink”, referring to Boodle’s passion for pink diamonds, which symbolise femininity and unconditional love, making them a unique and supremely special gift.

Pink diamonds are among the rarest diamonds in the world and were sourced predominantly from the Argyle Mine in Australia, prior to its closure in 2020. Boodles is fortunate to be one of only 38 select ateliers worldwide with the privilege of being able to acquire the mine’s remaining pink diamonds, most of which have not yet been made into jewellery, leaving scope for exciting new designs in years to come. It comes as no surprise that, of all the finely coloured diamonds offered by Boodles, pink diamonds hold a special place.

Boodles’ brand colour was inspired by the candy shade of an incredibly rare diamond sourced by President,

Nicholas Wainwright, during one of his many trips to source stones. He declared: “It is important to me because I like pink - I wear everything pink.”

### Unique creations

Pink diamonds have featured in many of Boodles most extraordinary pieces and collections. One of the most unique pieces to date, is a Gemini Ring featuring a 2.04 carat pear cut, Fancy Light Purplish-Pink and a 2.03 carat Fancy Light Blue pear cut diamond. The iconic Raindance ring was given a ‘Boodles pink’ addition, with the incorporation of pink diamonds in celebration of its 20th year anniversary.

They have also been a prominent feature in the new ‘Pink Be Boodles’ collection. It seemed only fitting for ‘Be Boodles’, the original and iconic Boodles collection, which took its inspiration from the two B’s, to be given a Boodles pink twist. Boodles designers wanted to showcase the

brand’s signature hue in the most rare and magical way possible by including the pink diamonds for which Boodles are known.

In such investment pieces, quality is key, and Boodles prides itself in producing pieces that include not ‘just any old pink diamond’, but a Boodles pink diamond.

**BOODLES**  
1798

**Boodles sponsors The Fast Lane Club, organiser of driving events in performance and classic cars, who names PIB as their preferred insurer. As a purveyor of exquisite and beautiful jewellery, Boodles creates flawless pieces each with a story to tell.**

# Supercar Sunday at Grantley Hall 30th June 2024

**Grantley Hall near Ripon, North Yorkshire has announced the date of its annual Supercar event, in collaboration with the UK's leading Supercar owner community, Supercar Driver.**

Starting from midday on Sunday 30th June, the action-packed event will comprise supercar, hypercar and classic car displays; live music with special headline act, Scouting For Girls; an opportunity to experience the state-of-the-art, professional Grantley Motorsport simulated driving experience; lawn games; and other exciting activities throughout the day. Guests can also enjoy a delicious rolling barbeque with Champagne and Aperol Spritz bars.

During the event, an outdoor cinema will present a live viewing of the Austrian Grand Prix (Red Bull Ring) in the afternoon, and there'll be a special guest appearance from

John McGuinness (23 times Isle of Man TT winner), who will be talking guests through a lap of the famous 37.73 mile TT course on the big screen. This will be followed later in the evening by an automotive-themed film later.

This year, Grantley Hall has introduced a brand-new dimension to the event as Supercar Sunday 2024 with an exclusive VIP area in which VIP guests can enjoy a Champagne reception and a sit-down three-course luncheon.

To purchase tickets for Supercar Sunday, please visit:  
[www.grantleyhall.co.uk/whats-on](http://www.grantleyhall.co.uk/whats-on)

**Grantley Hall sponsors The Fast Lane Club, organiser of driving tours, events and experiences, with their range of performance and classic cars, who has selected PIB as their preferred insurer.**









# New All-Electric Lexus RZ: The Drive is Everything

The Lexus RZ is a battery electric SUV and the first Lexus electric vehicle to be developed from the ground up. This is not a vehicle that simply adopts battery electric power in place of a conventional engine. True to the Lexus Electrified philosophy, it realises the potential and driving pleasure of new, performance-enhancing technologies.





### Functional beauty with advanced technology

With its sleek, elegant body styling, striking bi-tone bodywork option and sculpted lines hinting at a sporty temperament, the Lexus RZ instantly stands out, retaining all the fine qualities of performance and craftsmanship associated with the brand.

The e-TNGA platform and battery electric drivetrain open up a new freedom of design: the interior is light, spacious and luxurious, with comfort inspired by 'Omotenashi', an ancient form of Japanese hospitality, anticipating a guest's needs; the unique 'IN-EI' illumination lets you enjoy ambient changing light; and the instruments are intuitively positioned within the driver's line of sight.

### Electrified powertrain performance

The Lexus RZ features a 71.4kWh battery, providing a range of up to 271 miles and supporting rapid charging up to 150kW. A dedicated new electric vehicle platform provides excellent body rigidity, a low centre of gravity and a long wheelbase,

ensuring exceptional handling and responsiveness. This is enhanced by the advanced drivetrain, featuring optional by-wire steering with a One Motion Grip yoke, and front and rear e-Axles that work in conjunction with DIRECT4 all-wheel drive torque control to deliver smooth acceleration, precision handling and ultra responsive braking. All work together to deliver an effortless drive.

### Extended charging potential

Lexus HomeCharge and the Lexus Charging Network are both designed to be used seamlessly with the Lexus Link+ App, unlocking the full potential of the Lexus RZ. Lexus HomeCharge is a fast and connected way to charge and, once installed, offers the facility to plug in on a driveway or garage, enabling the electric car to be charged up and battery status to be monitored at home. There is also the capability to activate charging remotely, create charging schedules and more. The Lexus Charging Network, one of Europe's largest public charging networks, enables users to benefit from a convenient charging solution that requires just one contract, charging card and monthly invoice.

The New All-Electric RZ Takumi is currently available with 0% APR Representative finance PLUS a £6,000 deposit contribution\*. To experience the RZ for yourself, find your local Lexus Centre and arrange a test drive:

[www.steveneagell.co.uk/lexus/](http://www.steveneagell.co.uk/lexus/)

\*Offer only available on new retail orders of New All-Electric Lexus RZ 450e Takumi. Subject to status to over 18s. Indemnities may be required. Terms apply. Lexus Financial Services.

**Steven Eagell Group is a valued client of PIB Insurance, with eleven Lexus Centres across the Southeast, East of England and the West Midlands, and an official Lexus Service Outlet. Each centre offers the latest Lexus models and a wide range of pre-owned vehicles, backed by an aftersales department with Lexus Academy-trained technicians and an experienced team dedicated to customer satisfaction.**





# The Lakes by Yoo: an investment in lifestyle and legacy

For those seeking an escape from the urban frenzy, The Lakes by Yoo offers a sanctuary of refined living, set within a serene Cotswold landscape. More than simply a retreat, The Lakes by Yoo offers the opportunity to invest in a lifestyle where tranquillity and luxury seamlessly converge.





Nestled within an idyllic setting this selection of exclusive homes is designed to cater to the needs of modern families. Starting at £1.5 million for a three-bedroom, three-bathroom residence, the luxurious properties offer the highest levels of comfort - and with furry companions welcome too, every member of the family can enjoy the lakeside experience.

Architecturally, the homes at The Lakes by Yoo are a testament to elegance and sophistication. Crafted by renowned architects such as Philippe Starck, each residence harmonises with its

natural surroundings while offering the utmost in comfort and luxury. Whether it's a light-filled lakeside home or a cosy cabin, each home is designed to evoke a sense of belonging, creating a place where memories are made.

From leisurely afternoons spent picnicking by the water's edge to exhilarating water sports adventures, The Lakes by Yoo offers an array of activities to suit every taste, all within 90 minutes of London. For those seeking relaxation, the spa and wellness facilities provide a haven of tranquillity amidst the natural beauty of the surroundings.

But beyond the immediate pleasures lies a serious investment opportunity. With London's property market often unpredictable, investing in a lakeside retreat at The Lakes by Yoo offers the potential for significant returns, with many owners enjoying excellent rental revenue.

In a world where time is the most precious commodity, The Lakes by Yoo offers the opportunity to invest in a lifestyle retreat, where families can unwind, relax and reconnect with nature.

To find out more, visit:  
[www.thelakesbyyoo.com](http://www.thelakesbyyoo.com)

**PIB is excited to introduce The Lakes by Yoo, a Cotswold retreat offering a number of luxurious properties for sale, many of which we insure on behalf of our client.**







# Seizing the moment and setting sail!

Death is the reason I began my sailing adventure. That's not necessarily a morbid statement. In the natural order, death is also an agent of life, so when one of my summer camp friends died at the early age of 43, his passing became my awakening.

West Coast of Norway,  
May 5th, 2024,  
60°53'451"N  
005°09'147"W



The conventional thinking about boat ownership and yachting-life is to buy one when you retire, as that is the period in your life when you will actually have the time and money to sail often enough to justify the large purchase price. My friend's passing instantly dispelled that idea; for there is no guarantee any of us will either make it to retirement age, or even have the good health to be able to sail, never-mind having the money

to do so. It became vividly clear to me that the future was just abstract, and the only tangible currency I really possessed was the NOW. So, after wasting 2 years obsessively ogling boats online, like some sort of nautical voyeur, I bought a ticket to Cannes, France and roamed around the boat show until I found my first boat, a new 2013 43-foot Grand Soleil.

It took them 6 months to build it and



while the yard was laminating the hull and installing the components I was taking my first sailing lessons in the tropical waters of Phuket. Yes, that's right, I bought a boat without actually knowing how to sail!

I spent my first year or two sailing the Mediterranean with very little understanding of what I was doing. I fought the wind, I fought the boat and was often too scared to stay in marinas for fear of hitting every boat while docking. Sometimes, I stayed out at anchor in the most horrible weather just to avoid cramped ports.

Fast forward 10 years. I'm now on my second boat, a considerable upgrade - Hallberg Rassy 55. I hold a Royal Yachting Association Yachtmaster Ocean certificate and have sailed over 30,000 nautical miles, most of that solo. I no longer fear the marinas - only loud alcoholic neighbours.

I sailed eight seasons in the Med and I'm now on my third season in

the Atlantic (Norway). As much as I love the Med it's been amazing to be out in the Atlantic and the North Sea. Two years ago, I solo-sailed from the Azores to Norway. I did my longest solo sail, 10 days nonstop from São Miguel to Ireland, I crossed the Caledonian Canal through Scotland and then solo sailed across the fearsome North Sea under the most perfect conditions. This summer I'll sail to the Faroe Islands and Lofoten, Norway.

10 years ago, I made the very intentional decision to make time for sailing NOW. Maybe I lost opportunities with business or social and cultural events, but if I die tomorrow I'll have no regrets, for the wind and the sea has taken me and my many guests over the years on the most amazing adventures, and that is far from just an abstract, that is real life!

Captain Noah

**PIB has been taking care of the insurance requirements of a sailor called Noah since 2018, arranging cover for his yacht through ZIS, now part of PIB Group. This came about when a German couple, who've owned Hallberg-Rassys for years (insured by ZIS), sold their boat, named TAO-4, to Noah.**

**Based in Thailand, with a Canadian flag, Noah was initially struggling to find insurance for his new boat, which he renamed Uncle Moe, after his Canadian jazz musician uncle. PIB stepped in and was able to arrange cover through our group specialists in marine insurance, ZIS.**



# Are you protecting your business?

**It's human nature to avoid considering personal risk, but business directors should be realistic about the interconnected nature of how personal events can beget business risk.**

Personal risk can often be an oversight in favour of everyday operational demands, but the loss of a key senior individual at a company can have catastrophic consequences. Prolonged absence or even death can cause disruption or lead to dissolution. However, these outcomes are typically avoidable thanks to an array of insured products specifically designed to mitigate these risks.

There are three main avenues businesses can take to avoid similar situations:

- > The first is to consider key person insurance, which will provide an injection of capital should an individual's absence have a negative financial impact on the business.
- > The second is to safeguard business loans by ensuring there

is sufficient life insurance to cover the outstanding business debts of any directors.

- > The third is to protect an individual's shares with an insurance policy that can buy-out their shares in the event of their death, which will then ensure a smooth transition of ownership of the business – and prevent any competing interests gaining a significant share.

Businesses need to take a proactive approach to mitigating these risks and the potentially severe consequences of their occurrence.

The conversations can be difficult for stakeholders to have – both internally and with their loved ones – but not as difficult if protective measures were not put in place. If businesses work with an experienced Business Protection firm, they can be very straightforward to implement.

## **PIB Employee Benefits**

**Every day, we see how employee benefits and protection products can have a transformational impact on the organisations we support - and on the lives of their people.**

**We provide meaningful support to our clients, helping them care for their employees through targeted benefits, financial education and engaging communications. We help organisations reduce people risk.**



# Interesting times in the watch market



Doerr Dallas Valuations works with the PIB Private Clients team, assisting with valuations for jewellery, watches, fine art, books, antique and contemporary furniture for insurance, probate, family division and market values.

Senior Valuer and watch specialist, Alastair Meiklejon has been involved in the antiques industry for over 20 years, during which time he has acquired a broad knowledge, with specialism in militaria, watches, automobilia, rock and pop, posters, comic books and musical instruments. Alastair was elected a Fellow of The Royal Society of Arts in 2017 and is a qualified, professional member of the National Association of Valuers and Auctioneers.

Here, he gives an overview of the watch market in 2024.

We are now in June, and Christmas seems a long time ago. Summer is approaching and the thoughts of shirtsleeves and being able to wear some of the brighter watches in our collections are certainly on the agenda.

The good news for potential luxury watch-buyers is that the market seems a lot more accessible to those new to buying watches. When we consider the figures that Rolex, Audemars Piguet and Patek Philippe achieved in 2022, there are still waiting lists and a huge grey market, partly due to a 2% reduction in production at Patek Philippe and a whopping 10% at Audemars Piguet, whilst Rolex kept a flat level inventory.

Between March 2022 and March 2023, the Bloomberg watch index showed a huge drop of £15,000, from around £45,000 to £30,000, clearly indicating the way in which the market was moving. However, these figures were dictated more by six-figure Audemars Piguet and Patek Philippe watches losing almost 40% of their supposed secondary market, rather than the

middle ground of watches in the sub £100,000 market. Yes, ALL watches have taken a hit, but not to the degree of the absolute top end.

What is great though, is that the industry hasn't sat back to ride out the storm. More and more amazing pieces keep coming out, not least the simply stunning Piaget Polo '79, which to my mind, will be THE watch of 2024 and, over the summer, everyone will be seen wearing it.

Aside from the Piaget, other new releases include an 'interesting' collaboration between Victoria Beckham and Breitling, creating a range of Chronomat watches that they hope will appeal to male buyers as well as ladies, although this will be a tall order. Farer has released a lovely, cushion-shaped, compressor-style, stainless steel wristwatch, which is as bold as they come and, in my opinion, a bit of a bargain. At the other end of the market, The Swatch x Blancpain 'Ocean of the Storm' is creating waves. If you can find one for £350, I suggest you snap it up.

# Is your renovation covered?

**Undergoing home renovations? Ensure you're fully protected.**

**Did you know - if you undertake a renovation, you could be putting your home at a greater risk of damage or loss than ever before?**

At times like this, renovation insurance is essential - but most people don't consider it. Many homeowners aren't familiar with it, tend to think they are completely safe without it, or assume existing insurance will cover the project - which isn't the case.

Sadly, things can go wrong during a building project - and without correct renovation insurance, homeowners open themselves up to a much higher level of risk. The PIB Private Clients team have a strategic partnership with Renovation Underwriting, who provide specialist knowledge and expertise in this area.

Common myths and assumptions:

**1. "I'm protected by my builder"**

Just because a builder has insurance does not mean they will cover the property for problems that could occur during the project, or that their insurers will pay. Damage may occur that is not the result of the builder's negligence, so their insurance will not cover the resulting damage. And a builder's liability policy will not cover storm or theft damage, subsidence, flood, malicious damage to name a few.

**2. "My home insurance will cover any damage"**

Insuring a building undergoing renovations is a completely different proposition to insuring an occupied home. Even when a home insurer notes that work is taking place and agrees to continue cover, they will have a specific exclusion that 'any loss or damage relating to the works is excluded'. This means if your existing home is damaged during the work, you would not be covered.

**3. "Nothing serious will happen, so why bother with the extra insurance cost"**

Sadly, serious problems during renovations are not as rare as you might think - and if something goes wrong, it can cost a lot of money to put right. The cost of renovation insurance is proportionate to the risks faced during renovations.

**If you're looking to undertake a renovation on your home, get in touch with us for further guidance.**





# The importance of an accurate Reinstatement Value

An accurate Reinstatement Value is the first step to take when arranging buildings insurance cover and forms the basis on which a premium is calculated. An accurate Reinstatement Valuation accounts for the cost to reinstate a property and all associated structures on a total loss basis, and includes the cost of labour, materials, site clearance and debris removal and associated professional fees such as architects and surveyors.

Significant economic factors have caused the cost of construction to soar over recent years, and premiums continue to be driven upwards as the insurance market continues to harden. With over 67% of buildings found to be underinsured in 2023, prior to a Reinstatement Valuation by

BCH, it's never been more important to obtain an accurate Reinstatement Valuation on your buildings.

BCH have been providing Reinstatement Valuations to the UK's leading insurers and brokers since 2006. Founded on the combined principles of quantity surveying, loss adjusting and insurance, BCH is RICS regulated, a CIOB Chartered Building Practice and a CII Associate Firm.

As a specialist provider of Reinstatement Valuations, BCH primarily offer RICS compliant attended Reinstatement Cost Assessments, as well as Benchmark assessments, the desk-based eValuation service, powered by the same data and processes used for attended valuations.

BCH's message echoes that which can be found in policy wordings and in regulatory guidance: if you haven't had a Reinstatement Valuation conducted in the last three years by an RICS regulated firm, you may be at risk of inaccurate cover – and if you don't keep the Reinstatement Value updated, you may be at future risk of inaccurate cover.

The solution is simple; a professional Reinstatement Valuation survey is the best way to secure the first step in best buildings insurance cover.

**For more information on Reinstatement Valuations or the BCH PIB partnership please contact BCH on [info@bch.uk.com](mailto:info@bch.uk.com) today.**

**BCH works in partnership with PIB Group, providing professional buildings insurance valuation services tailored to every customer, property and policy.**

# Old Oak and Van Damme - a tempting partnership for investors



As the demand for Irish whiskey continues to surge globally, Old Oak Irish Whiskey Cask Investment offers a compelling opportunity for investors seeking alternative avenues for robust returns. Old Oak Irish Whiskey Cask Investment is proud to announce a strategic partnership with martial arts icon Jean-Claude Van Damme. With this partnership, Van Damme brings not only his esteemed reputation but also his passion for excellence and precision to the legacy of Old Oak.

## **Why Invest in Old Oak Irish Whiskey Casks?**

As the global thirst for Irish whiskey continues to surge, investing in Old Oak Irish Whiskey Casks presents a compelling opportunity for investors seeking to diversify their portfolios. With the Irish whiskey market projected to double in size by 2030 and surpass Scotch Whisky in US export figures, the potential for substantial returns is undeniable. Old Oak offers investors the chance to purchase casks of Irish

whiskey securely stored in bonded warehouses, ensuring both the preservation of value and compliance with regulatory standards.

## **The Partnership with Jean-Claude Van Damme**

Jean-Claude Van Damme's involvement with Old Oak goes beyond mere endorsement; he is a valued partner in the venture. His dedication to excellence and precision mirrors the core values of Old Oak, making him an integral part of the brand's journey. Together, Old Oak and Van Damme aim to elevate the traditional art of whiskey investment to new heights, offering investors unparalleled opportunities and experiences.

## **Exit Strategies**

Old Oak provides investors with a range of flexible exit strategies tailored to meet their individual investment objectives. Whether investors seek to purchase mature stock, leverage whiskey auctions, or simply enjoy their investment

for personal consumption, Old Oak facilitates seamless transactions every step of the way.

## **Get in Touch Today**

For investors eager to explore the world of Irish whiskey cask investment with Old Oak, a complimentary guide is available upon request. With a dedicated team of experts and privileged access to esteemed distilleries, Old Oak ensures a smooth and rewarding investment experience for all.

## **About Old Oak**

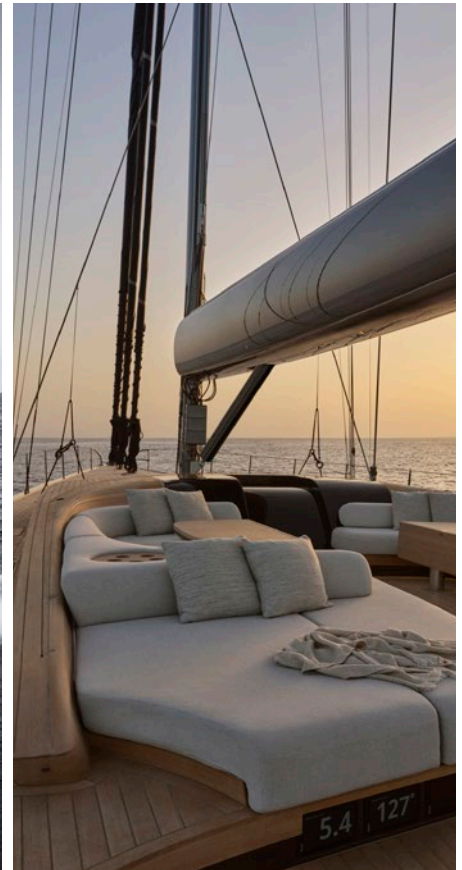
Old Oak Irish Whiskey Cask Investment is a provider of premium Irish whiskey cask investment opportunities. With a commitment to excellence, integrity, and innovation, Old Oak offers investors the chance to be part of a thriving market poised for exponential growth.

For media inquiries or further information, please visit [oldoakirishwhiskey.com/investment](https://oldoakirishwhiskey.com/investment) Or call +44(0)331 630 1406





# Half a century of world class yacht building



## In just five decades, Baltic Yachts has evolved from respected series production boat builder to the world's best composite custom yacht manufacturer, the go-to yard for innovation, performance and a hand-crafted finish second to none

Baltic Yachts has become firmly established as one of the best superyacht builders in the world, renowned for its comprehensive knowledge of advanced composite building materials and its skilled workers' ability to innovate with the latest materials and technology.

The story of this sailing yacht builder began with five young men in Bosund, Ostrobothnia, who were determined to build lighter, stiffer and faster yachts. Early on, the company started tailoring its boats to the requirements of demanding clients, and today, it is the world leader in custom-made, advanced composite yachts. "Our boats are fantastic pieces of

craftsmanship and high technology. These lightweight performance yachts with their design, quality and comfort are just as at home cruising the oceans as they are on the race course", Executive Vice President Henry Hawkins describes.

Baltic Yachts has a remarkable track record of success in superyacht industry awards, with 32 major awards won in the last 12 years alone. This spring was no exception with the yard's latest launches Baltic 110 Zemi winning, and the Baltic 111 Raven receiving the Judge's Special Award in the same category during the World Superyacht Award held in Venice, Italy.

Baltic Yachts is also committed to sustainability. Together with its eco-conscious customers and personnel, the company is pushing for greener solutions in sailing, such as hydrogeneration, hybrid propulsion, using the latest battery technology. The yacht builder also maintains and repairs its customers' yachts, extending their life cycles by decades.

**ZIS as part of the PIB Group, are proud of our long standing relationship with Baltic Yachts and have enjoyed supporting them as a partner during their 50th year.**





# YORKSHIRE ELEGANCE

16TH - 18TH JULY 2024



## 3 DAYS CELEBRATING THE FINEST MARQUES AT GRANTLEY HALL

- 50 CAR ENTRY CONOURS
- NUMEROUS SPECIAL GUEST CARS
- LIVE MUSIC & BBQ
- LUXURY LIFESTYLE & TRADE EXHIBITORS
- SPECIAL GUEST INTERVIEWS & CAR PARADES
- YORKSHIRE DALES DRIVE& FINALE DINNER

Exclusive VIP packages available including overnight stays at Englands finest hotel, Grantley Hall. Or simply come for the day and enjoy the spectacle of beautiful prestige & classic vehicles...

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GRANTLEY HALL

# The North's most prestigious Concours

The manicured grounds of Grantley Hall will host the Yorkshire Elegance 2024 Concours.



Cars entered will be categorised by marque and age brackets and will see some of the most exquisite rare cars displayed over the two static days from all over the UK.

The main Concours will see over 40 cars competing for an overall 'Best in Show' with some of the finest

examples from Aston Martin, Austin Healey, Bentley, Ferrari, Jaguar, Lamborghini, Maserati, Porsche and Rolls Royce. From captivating Concours displays to scenic driving tours, each day promises an unforgettable journey through luxury, sophistication and automotive excellence.

**Yorkshire Elegance - an exclusive three-day event celebrating the timeless allure of classic automobiles and refined elegance. Presented by Boodles, and supported by PIB Insurance Brokers this prestigious gathering of automotive enthusiasts and connoisseurs unfolds amidst the breathtaking surroundings of Grantley Hall.**

## EVENT CELEBRATIONS:

In addition, there are a number of milestone anniversaries being celebrated at the event which will include:

### 60 Years of the Porsche 911

The first 911 rolled off the production line in Stuttgart in September 1964. 60 plus 911's will be on show on Ladies Day with examples showcasing the 8 versions of the iconic model including some very special versions.

### 60 Years of the Ford GT40

Another Diamond Anniversary see's Ford's 40 inch high Ferrari beater showcased at Grantley Hall.

### 70 Years of the Jaguar D-Type

First unveiled in 1954, the successor to the C-Type, the D-Types won Le Mans three times in the 1950's.

### 120 Years of Rolls Royce

The first 2 cylinder, 10hp car built in 1904, we will have a wonderful selection of the quintessential British Marque on show and a parade on Revival Day.



Sail the dream





Experience exhilarating sailing and uncompromising personal service on board the world's finest bluewater sailing yachts. Built for adventure, Oyster yachts can take you anywhere in the world in complete comfort, luxury, style and safety.



IMAGE ABOVE RIGHT:  
Relaxing on board Oyster 885 Lush.

IMAGE ABOVE LEFT:  
Oyster 675 Aliko at anchor in Mallorca,  
Balearic Islands.

Offering exclusive bespoke, private sailing charters in the finest cruising grounds of the Caribbean, Mediterranean, US East Coast and the UK, our yacht charters provide the highest standard of personal service. With tailored itineraries to suit your needs, each charter is a fully crewed sailboat run and managed by a captain and crew, with everything you need to enjoy a personal, exclusive and luxurious holiday.

Make unforgettable memories on board Oyster 675 Aliko, a stunning sub 70-footer available for charter in the Balearic Islands this summer.

Indulge in a unique holiday at your own pace, explore secluded anchorages and let Aliko's dedicated professional crew take care of you.

Aliko is a beautiful example of the Oyster 675, the centrepiece of Oyster's current fleet, displaying powerful sailing performance and generous, luxurious entertaining spaces.

Each charter yacht in Oyster's fleet has a unique charm. Explore our full listings to find your perfect match by visiting our website for more information: [oysteryachts.com/sailing-charters/](https://oysteryachts.com/sailing-charters/)



## Why stop at a single sailing adventure?

Chartering isn't just a holiday unlike any other, it's also the perfect way to experience life onboard an Oyster before commissioning your yacht. For adventure seekers looking for the ultimate luxury sailing trip, Oyster's fully-supported circumnavigation, the Oyster World Rally, takes you to the remotest destinations on the planet. Experience rare beauty, unique places and immerse yourself in new cultures and captivating ecosystems while sailing together in luxury and style.

Departing from Antigua, the fleet of 30 Oysters cover 27,000 nautical miles over 16 months, with the world-class support of the Oyster World Rally team every step of the way. Take on this sailing adventure of a lifetime and join the Oyster World Rally 2028-29, find out more by requesting an Information Pack. Entries open on 18 June 2024.



Visit our website at [oysteryachts.com/oyster-world-rally/](https://oysteryachts.com/oyster-world-rally/) for details.

**PIB is excited to introduce Oyster Yachts and share information about their fleet and the opportunity to embark on first class, private sailing charters. We have been proud to be associated with Oyster Yachts for many years, providing insurance services for several yachts in their fleet via ZIS, our bespoke marine insurance business.**



PRIVATE CLIENTS

### **A name you can trust**

Our team has been meeting the needs of our most discerning High Net Worth clients for many years and understands the levels of personal service, attention to detail and discretion required, ensuring we provide bespoke, dedicated support.

### **A deeper understanding**

We offer expertise in a number of niche areas and our strong relationships with insurers ensure we secure optimum levels of cover, all managed by your dedicated account handler, with just one point of contact.

### **Support when you need it**

We appreciate that when something happens that leads to a claim it can become a stressful time.

As a PIB client, you can be confident that our team of knowledgeable and experienced claims specialists are there to guide you through the claims process, making the experience as simple as we can.

Communicating with external parties on your behalf, our team will remain a consistent point of contact from the beginning of the process to the end.

# Supporting local communities and causes



Launched in 2021, the PIB Community Trust is backed by PIB Group which provides funding to support the many charitable endeavours of our colleagues, by enabling contributions to be made to their chosen charities, and in support of local communities. Now into its fourth year, the Trust plays an important role in the Group's wider commitment and approach to Environmental Social and Governance issues.

## **Going all out for fundraising and volunteering.**

Whether it's a local office activity, individual or team endeavour, our colleagues participate in projects and initiatives that strengthen the communities in which we work and raise thousands of pounds for a range of causes.

From coffee mornings, cake sales, raffles, quizzes and fancy dress through to sporting events such as running marathons, cycling tours or even ironman quests, a huge amount of energy goes into supporting each

other to smash fundraising targets, many of which entail moving out of comfort zones, while having fun at the same time.

But it doesn't stop there, our people love volunteering their time and skills, which often lead to fantastic recognition and awards in their communities.

Since inception, the Trust has donated to more than 400 charities and causes across the Group's international footprint. Examples include financial support for refugees escaping Ukraine, research into the

battle against Alzheimer's and supporting families living with Motor Neurone Disease.

By the end of 2024, the Trust will have distributed over £1m to a huge variety of charities and causes across the world nominated by our colleagues and businesses. Please speak to your usual PIB contact to find out more.







**With you all the way**  
[pib-insurance.com](http://pib-insurance.com)

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