



CASTLE ACRE

Country Estate & Farm Insurance



NO ORDINARY INSURANCE NO ORDINARY BROKER

*Independent risk advice and
tailored insurance for country estates.*

Country Estate & Farm Insurance

Sustainable, successful Estates and Farms are economically diverse. You may run events, keep livestock, manage forests, let out commercial or holiday properties and open your home and garden to the public, amongst other enterprises.

Whether your estate has been managed by your family for many generations or it forms part of a recent addition to your portfolio, you face complex risks with such a wide range of assets and activities.

Castleacre's knowledgeable broker team are here to ensure that insurance protection addresses not just your commercial, employment and public liability risks but also protects your home and assets. In addition, we provide life insurance solutions which help safeguard your estate for the next generation.

All members of our senior UK team are Chartered, and we are regulated by the Financial Conduct Authority within the UK and by the Central Bank of Ireland in Europe.

“The claims service I have had from both Castleacre and the insurer has been impeccable.”

Mr CW

Our Role

Our brokers are highly qualified and able to deal with all aspects of your insurance. Every client has direct access to their own personal advisor.

We are flexible, fair and transparent and work in partnership with you.

We appreciate how important trust and personal service are, and by understanding your precise needs, we make finding the right insurance much easier.

At Castleacre we

- ✓ take the time to visit you to understand all your insurance requirements
- ✓ provide a dedicated advisor who is contactable directly 24/7
- ✓ offer professional and independent insurance expertise
- ✓ advise on risk management and mitigation
- ✓ help you find the right valuers to assess your assets ensuring valuations are current
- ✓ only work with insurers who have a specialist understanding of the risks associated with running an estate
- ✓ arrange tailored policies that protect both your personal and commercial assets alongside other liabilities

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Protecting Your

Home

Listed Buildings
Fine Art
Jewellery
Household Contents
Renovation Project

Commercial Assets

Let Properties
Farm Buildings
Arable Crops and Livestock
Equestrian
Forestry
Vineyards
Machinery
Vehicle
Renewable Energy Resources
Goods in Transit
Deadstock

Inheritance

Life
Trust and Trustee

Employees

Private Health
Employee Liability
Personal Accident

Business

Cafes
Shops
Business Interruption
Business Money
Engineering Inspections
Cyber
Contractors All Risks
Terrorism

Liability Risks

Public Liability
Environmental Liability
Sporting Liability



Understanding the Market

We work with leading insurers who offer the best available policies on the market and hold an excellent reputation for paying claims. Our advisors review and compare cover and

premium levels every year, negotiating with these insurers to attain the most competitive rates.

Your Advocate

Your dedicated advisor not only finds the right insurance for you but they take care of renewals, quotes and adjustments during the year and they will deal with claims on your behalf – saving your time and simplifying the day to day management of your insurance.

Claims test the real value of your insurance and your broker relationship. At Castleacre you have 24-hour access to your advisor and they liaise with the insurer to make sure that compensation and settlements are resolved swiftly, fairly and with the minimum of fuss.

Remuneration

At Castleacre we are transparent about how we charge for our services. We receive commission from insurers and

disclose this to our clients. We arrange remuneration on a fee basis for those clients who prefer this arrangement.



Estate and Farm Claims Case Studies

The Importance of 'All Risks' Insurance for Historic Houses

We were asked by the owner of a castle in Ireland to review the insurance of his property. We advised that he needed to protect his home with an 'All Risks' policy – just in time as it transpired.

The house suffered a leak from a water tank on the roof which resulted in a total claim of €117,000. He admitted that under his previous insurer he would only have received compensation of €40,000.

Negotiating with the Insurer to Provide the Best Solution for the Client

Repairs to a heating system in a historically important house, following a water leak, potentially meant that the owner would have to disturb a decorative tiled floor to access pipes, as well as remove a huge painting and place it in specialist storage during the works.

The owner came up with a less intrusive solution which was to close off the existing pipes and divert to a more easily accessible system. Castleacre negotiated with the insurer, who agreed to deal with the claim as the client wanted.

Swift Response to Water Leak in Let Cottage Reduced Claim

A let cottage on an estate suffered water damage just before Christmas that resulted in a £45,000 claim. Working with the insurer, client, and tenant, we appointed a loss adjuster immediately to survey the damage and assembled a team to clear the building and bring in drying equipment.

This swift action ensured builders could begin work as soon as the holiday period ended. The cottage was reinstated without further loss in rent and alternative accommodation costs.

Specialist Insurer Compensates Farmer for Crop Ploughed Up to Protect Home against Field Fire

During the very hot August of 2022 an estate owner noticed that fields on a neighbouring farm had caught fire after an electrical transformer overheated. The wind was blowing the fire towards his property valued at over £3 million. He decided to plough out the fields between the farm and the fire, losing over 20 acres of his crop but saving his home and outbuildings.

The specialist farm insurer paid for the loss of the produce and smoke damage to his tractor within a month.

Castleacre Directors

UK and Europe



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UK and Europe



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Europe



Mark Hewlett

Meet our
UK Team



Meet our
European Team



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