

Why use a broker?

As a specialist broker, we believe we really earn our commission. Unlike the automated “computer says no” approach of some vast corporations, we give you real time from a real person with real expertise – which yields tangible benefits. Paying for an insurance policy that doesn’t live up to its promises is just money down the drain.

- **Time saving:** you can spend hours online searching for insurance – but often you’re comparing apples with oranges. Wouldn’t you rather talk to someone who understands your needs and can take the stress out of buying insurance? Using La Playa to seek out the most appropriate policy for you can save lots of time. We’ll also help you connect with advice on security, fire safety, valuations, surveyors, reinstatement value and art/antiques/jewellery collections.
- **Expert advice:** by helping you manage your risks better, we can often secure better premium rates. We can also advise on the sums you need to insure – a good broker should have a sound knowledge of changing trends and values in the art and antiques market, for example. As well as making sure you have comprehensive cover, individual advice could help reduce your premium – for example, if gold prices drop, you shouldn’t pay as much to insure your gold jewellery. Conversely, if your period property is insured for its market value, this may not be enough to cover the cost of specialist craftsmen and authentic materials you’d need to reinstate it after a loss.
- **Knowledge of the market:** we scrutinise home insurance policies every day, checking for small-print exclusions that could cause a problem and penny-pinching shortcuts that some policies carry. We know which policies really hold water and know those insurers who can really deliver on the service they promise.
- **Understanding your needs:** we’ll take time to talk through your lifestyle and priorities – for example, if you only wear 30% of your jewellery collection, why pay to insure 100% being out of the safe?

La Playa: Insurance with Intelligence®

People like you like us.

Passionate. Discerning. Independent.

London | Cambridge | New York