



thomas carroll

Specialist Personal Insurance
for those with more to protect

thomascarroll.co.uk

Our Approach

When you've worked hard for what you have, protecting it deserves more than a standard policy. Our approach is personal and built for the long term, designed to give you the confidence that every aspect of your lifestyle is protected.

Stage 1: Understanding You

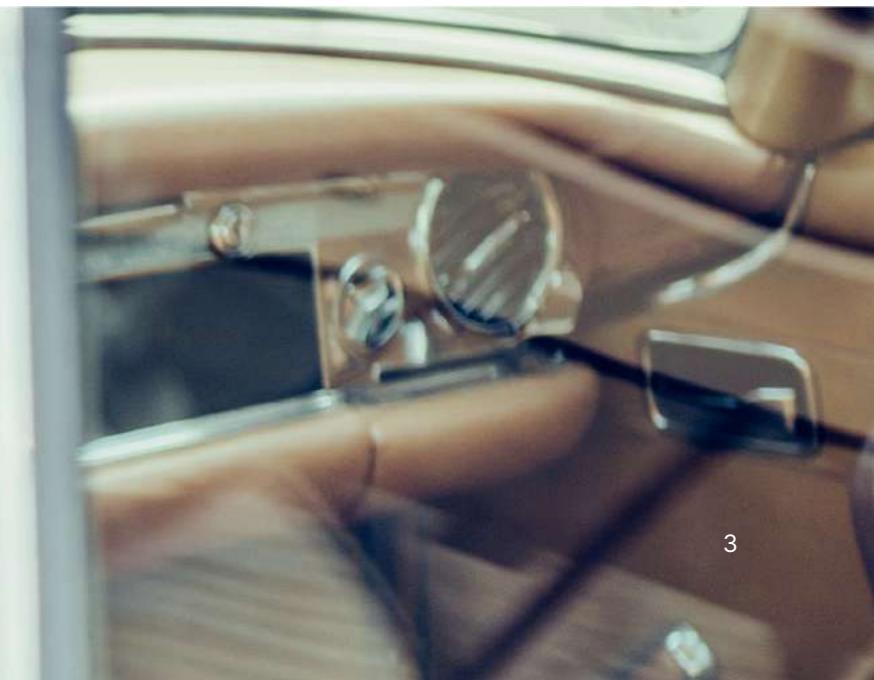
We start by getting to know you. Your lifestyle, priorities and the assets you've worked hard to build. This is not a tick-box exercise; it's an in-depth conversation about your properties, valuables, vehicles and travel, as well as the risks that matter most to you. The goal is to create a clear, complete picture of your world so we can protect it without compromise.

Stage 2: Finding the Right Solution

With insight from our initial discussions, we source tailored solutions from leading insurers who understand complex, high-value portfolios. Whether it's a single residence or multiple homes across the UK and overseas, fine art collections, or prestige vehicles, we balance cost-efficiency with exceptional cover, ensuring every detail reflects your expectations, not industry averages.

Stage 3: A Long-Term Partnership

When you choose Thomas Carroll, you gain more than an advisor, you gain a partner who is invested in your peace of mind. We're here to review, guide and adjust at regular intervals to ensure your protection keeps pace with your life. Our in-house claims team will handle any incident swiftly and discreetly, advocating on your behalf so you can focus on what matters most. As your life evolves, so will your cover - always with the same care and personal service that defines us.



What sets our service apart?

A dedicated personal advisor

One consistent point of contact who understands your priorities and is available when it suits you.

At-home or virtual consultations

We meet you where it's most convenient, whether that's at home, your office, or online, to fully understand your needs and arrange the right protection.

Tailored protection from leading insurers

Through our longstanding partnerships with respected insurers, we create bespoke policies that reflect your assets, lifestyle, and expectations, rather than a one-size-fits-all.

Responsive claims support

Should something go wrong, we will act quickly. Your in-house claims handler will guide you through every step. No chasing. No confusion.

Regular reviews, not just renewals

As life evolves, so do your risks. We provide proactive reviews to ensure your cover continues to fit.



Who we typically help



Homeowners with properties valued over £1,000,000



Families with contents, fine art or valuables exceeding £250,000



Clients with multiple properties, both in the UK and overseas



Owners of classic, luxury or prestige vehicles



Complex risk profiles or multiple insurance needs

Looking at the bigger picture

Alongside personal insurance, you can also benefit from our specialist advisory services:

Directors' & Officers' Liability

Providing essential protection for business owners and directors, designed for those in leadership roles.

Construction

In the event of any development, renovation, extension or construction work to your home(s), our team can advise you on your contractual obligations and ensure your home and possessions are protected throughout.

Why Thomas Carroll?

- » Consistent, personal service from a dedicated advisor, not a call centre
- » Over 50 years of experience
- » Employee-owned, which means we're personally invested in you
- » Clear advice, built around your needs
- » A highly personal, relationship-first approach trusted by families across the UK

Ready for a more personal approach?

We would welcome the opportunity to talk through your needs, confidentially and without obligation.

Whether you are reviewing your current cover or want a second opinion, our team is here to offer clear, considered advice tailored to your circumstances.





Let's protect what matters most, together.

Because with Us, It's Personal

Personal Insurance

Employee Benefits

Health & Safety

Business Insurance

Employment Law

Legal Indemnities

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