



IT TAKES ONE TO KNOW ONE...

The team at Sky Insurance are dedicated petrolheads: no wonder they understand the specialist car insurance world so well

CAR insurance can be a nightmare. Particularly if you own a high-performance or modified car, or a Japanese import. Suddenly the 'wonder' of online insurance comparison sites turns to frustration: your car isn't listed, there's no facility to detail its modifications, and the quote you're given isn't the bargain you'd been expecting. And as for talking to a clued-up human being on the end of a phone line, forget it...

Wouldn't it be nice to find a car insurer who's actually on your wavelength, who genuinely understands what it is you're looking to insure and can generate the right policy for it? That's what David Watson and Jae Pearse set out to create when they refocused the direction of their company, Sky Insurance, ten years ago, having previously run it as a chain of high street insurance brokers.

As Jae explains: "Sky took the decision not to use the fashionable methods of price comparison sites and call centres.

"We wanted to remain true to our roots and continue to offer our services to drivers who were not looking for the 'stack it high, sell it cheap'

approach, and preferred brokers who were focused as much on service as they are on price. Our policies appeal to drivers with more complex insurance needs – whether their vehicle has lots of modifications or is a high-performance car, or whether they just want to speak to an insurance professional who could add value to the process of buying insurance."

The key to Sky's empathetic approach is that the whole team are car enthusiasts – between the team members Ollie Frost, Chris Mann, Luke Tillbrook and Alex Kinrade, they own or have owned everything from a Lancia Delta HF Integrale, Mitsubishi Lancer Evo IV and Nissan 350Z to a Toyota Celica GT4 WRC, Subaru Impreza Turbo, Nissan Skyline and even a Turbo Technics Peugeot 205 GTI, amongst many others. And all the team are regular attendees at trackdays and car club meets and events, sharing the same passions as their customers and proving that Sky doesn't just talk the talk.

Further evidence of Sky's zeal for all things quick and automotive is the company's five-year sponsorship of Driftworks – the UK and Europe's number one drifting team. And right now, Sky are also running a competition to win an Ariel Atom Driving Experience. This is your chance to hurtle around sideways in a car with the power-to-weight ratio of a Bugatti Veyron – simply visit www.skyinsurance.co.uk/blog/2013/01/ariel-atom-experience-competition/ to enter.

Thanks to their intimate knowledge of the market, the Sky team are able to produce tailor-made policies, not just for individual cars, but for fleets, too, whether they're company cars or your private collection. And the company can provide trackday cover, like for like modification cover and agreed valuations.

Sky does good business with UK car clubs, too, and has a dedicated car club team – car club members receive discounts on their premiums because, as Ollie explains, "members of car clubs are generally car enthusiasts who take pride and care with their cars, which when it comes to car insurance, is music to our ears".

As tends to be the way with companies that offer great customer service, 85 per cent of Sky's business comes from word of mouth. "Best policy, best price, best service (Sky's strapline) is not a boast," reveals Ollie Frost. "It's the benchmark that we set ourselves. We believed that if we were to grow the business based on customer recommendations alone, then this was the benchmark we had to strive to reach."

So, has Sky Insurance achieved that self-imposed benchmark? There's only one sure-fire way to find out...

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