



CHOICE, VALUE, SUPPORT

Our General & Commercial
Insurance Services



**Financial
Service
Solutions**



HOUSEHOLD BUILDINGS & CONTENTS

We have everything you could possibly require to meet your Household Insurance Buildings &/or Contents) needs.

With a range of Defaqto rated products, including numerous 5 star rated, our household Buildings &/or Contents insurance solution provides you with choice as there is a wide selection of products to select from. We tailor cover to meet your specific needs and provide access to numerous insurance products (not a common policy wording) to provide you with a protection choice. Both traditional sum insured and also 'notional' bedroom rated products are available, whilst the level of protection provided by our panel of insurers is up to £1,000,000 Buildings sum insured and £100,000 Contents cover.

INSURERS INCLUDE:



LANDLORDS BUY-TO-LET AND PROPERTY OWNERS INSURANCE

We offer a wide range of Landlord-related insurance, catering for everything from single property residential Buy-To-Let, for multi-property "Portfolio Landlords" and those who own commercial and semi-commercial properties.

When it comes to sourcing a quote or tailoring cover for Portfolio Landlords, for commercial or semi commercial properties (such as a shop with flat above) we can also accommodate unoccupied /unusual properties.

Contact us today.



PRIVATE CLIENTS/HIGH-NET WORTH INSURANCE

We will provide you with extensive Private Client/High Net Worth Insurance offering to meet your specific needs.

It's not just a standard Home Insurance with higher limits, our offering is truly a lifestyle protection that recognises your needs. Cover includes:

- Possessions covered at home and when abroad
- High single article limits (typically no need to mention antiques and art under £30,000 or jewellery under £17,500)
- Specialist claims staff and loss adjusters who understand the need for a simple, swift and sensible settlement
- Cover on 2nd home, holiday home, flat in the city, etc
- No exclusions or warranties – leading to a very high claims satisfaction rating
- Increased limits on lifestyle aspects, such as garden furniture/children's play equipment, alternative accommodation, electronic items within the home, etc
- Personal cyber cover

INSURERS INCLUDE:





COMMERCIAL BUSINESS INSURANCE

We offer a bespoke full broking service from a large panel of insurers.

Whether your customer is a small, medium or large business, sole trader or self-employed, we can tailor the right cover to meet their needs.

Products include:

- Commercial Combined
- Contractor All Risks
- Commercial Property Owners
- SME Products (including Tradesman & Employers' Liability)
- Directors & Officers
- Office and Retail Packages
- Public Liability
- Cyber/Crime
- Professional Indemnity
- Risk Management Packages
- Inspection/Engineering
- Fleet Motor & Motor Trade

So, whatever the trade /profession, the business type/size, please contact us today.

HEALTH & SAFETY AND RISK MANAGEMENT PORTAL: HELPING YOU TO WIN AND RETAIN MORE BUSINESS



This is a new and exclusive web-based service, that has been designed to help you to keep your business in good shape.

This comprehensive portal gives you the tools to maintain best practice and help stay compliant in relation to Health & Safety, Human Resources, Business Continuity and Driving Risk.

THE BENEFITS ARE CLEAR

The BA Online Risk Management portal is already proving its worth to a lot of clients. Become a member and you will be able to enjoy the following key benefits:

- ✓ Unlimited access to 'Ask the Expert' Human Resources and Health & Safety service with guaranteed 24 working hour response.
- ✓ Alerts and updates of current and future legislation.
- ✓ Help with building your Health & Safety Policy with the online questionnaire.
- ✓ Notification of industry specific Health & Safety news.
- ✓ Tips on how to reduce risk, maintain staff welfare and stay profitable.
- ✓ Advice on how to manage your driving risks.
- ✓ Plus, unlimited access to 16 x RoSPA, CIPD and NOS accredited e-learning modules.

HUMAN RESOURCES

The majority of employers deal with their employees fairly. Nonetheless, tribunals are often unable to determine "fair" treatment due to the lack of an "audit trail" which records the opportunities and warnings an employee has received prior to their dismissal or resignation. Our service is designed to help managers deal with employees in a way that is not only fair but seen to be fair.

**REGULAR ALERTS AND UPDATES IN
RESPECT OF CURRENT AND FUTURE
LEGISLATION AND GENERAL TOPICAL
AND/OR SEASONAL HINTS AND TIPS**

**UNLIMITED ACCESS TO 'ASK THE
EXPERT' HUMAN RESOURCES
AND HEALTH & SAFETY SERVICE
WITH GUARANTEED 24 WORKING
HOUR RESPONSE**



BESPOKE SERVICES FOR WHEN 'COMPUTER SAYS NO'

Perhaps it's the nature of the cover, the location of the risk or the claims history... whatever the reason, sometimes it just doesn't work when you try to get a quote online.

Fortunately, we are here to help.

Some of the 'usual suspect' problem areas we tackle for our clients most often include:

- Non-standard construction
- Unoccupied properties
- Holiday homes
- Properties located in high subsidence/flood risk areas
- Risks with severe claims history
- Multi property portfolios
- Medium/High Net Worth
- Commercial
- Travel
- Static/Mobile homes.

Contact us today, so we can look to tailor the right insurance solution for you.



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