

MORE INSURANCE EXPERTISE
IN MORE PLACES



Businesses need to be agile and adaptable to survive

Technology and consumer behaviour is redefining how businesses need to compete, which in turn brings new risks. Modern organisations need to adapt fast. Fleet of foot risk control is critical as pace gathers. No matter what your company's sector, or geography, we have a leading team of agile insurance advisors and experts to help you navigate the increasingly complex world of risk and insurance.



INSURANCE BUILT ON OUR MARKET KNOWLEDGE

Protecting you and your business against the unique risks you face

As one of the largest corporate and SME insurance brokers in the UK – we understand about the business you're in. To get a small insight have a read through this brochure which focuses primarily on our face-to-face advisory and consultancy service.

At Towergate we take time to understand your unique business and its specific requirements. We deal every day face-to-face with large corporations, organisations and SMEs with a local, regional, national or international footprint; businesses with complex needs requiring insurance programmes that are rarely single product.

No matter what the size of your organisation, we will always adopt the same thorough process to safeguard your business. We will sit down and discuss your company's requirements with whoever we need to; the MD; the owner; the Finance Director; Health & Safety advisors; the Company Secretary; in-house Risk Manager or a combination of Senior Directors.

We'll inform you about any common pitfalls relating to insurance in your sector and put forward innovative, but cost-effective, solutions to give you peace of mind.

Through our trusted local teams and our network of experts you will have unparalleled access to an extensive range of **tailor-made, trade-specific insurance and risk management programmes.**

We truly believe in providing the personal touch, providing both a local and national service. That's why we have over 80 locations across the UK from Sevenoaks to Glasgow; from Belfast to Bristol; from Warwick to Cardiff and so many more. Our proposition to you is underpinned by strong relationships with leading insurance partners, who in turn appreciate that we place you, our client, at the centre of everything we do.

WHY WE ARE DIFFERENT

Our offer

We expertly manage and place almost any insurance risk, providing appropriate risk management advice and insurance solutions with the widest, most diverse, most appropriate national and local technical insurance experts in the UK. When our clients turn to us with problems our team of advisors solve them; looking to deliver exceptional service and value for money at all times.

A leading range

We have the widest range of risk protection products and services in the UK and can always offer more choice for you by creating bespoke insurance programmes and cover to meet your specific requirements, whether as an individual, a group or a business; from the smallest fleet risk to an international business with a £m's insurance programme.

Exclusive appeal

We want you to benefit from our strong relationships and extensive choice. Many of our products and services can be exclusive to Towergate thanks to the relationships we have forged over many years with all our insurer partners. If there's a risk that's not covered just ask; we are bound to have a solution. After all, we work with virtually every insurance company in the UK. From household names such as Aviva, Allianz, AXA and RSA to specialists such as Lloyd's of London insurers. We also have our own in-house providers, Fusion and Arista.

Our buying power also means we can often negotiate improved terms for you and gain access to exclusive cover enhancements.

We keep a close watch

At Towergate we live and breathe insurance and risk. It's what we do; always evaluating your insurance risk and requirements – once a year or more where needed. We understand business and the complex risks you face; so we listen. Our market knowledge is vital – when risks or legislation change you need to know you are protected. **We make sure you have all the cover you need and none of the cover you don't.**

Working tirelessly for you

Our team of advisors will work tirelessly for your business and will test the competitiveness of our offer and programme frequently. We will always be here for you. Whilst our advisory service, by its very nature needs to be face-to-face, we are of course available online, by phone, post or email, at your office, our office or your home – whichever you prefer.

Transparent

We are open and honest in all our dealings, as you'd expect, respecting our clients at all times. Our people will always be courteous and follow a strict code of ethics. Being able to trust your insurance broker and risk manager is paramount at all times and vital to the security of your business.

Part of your community

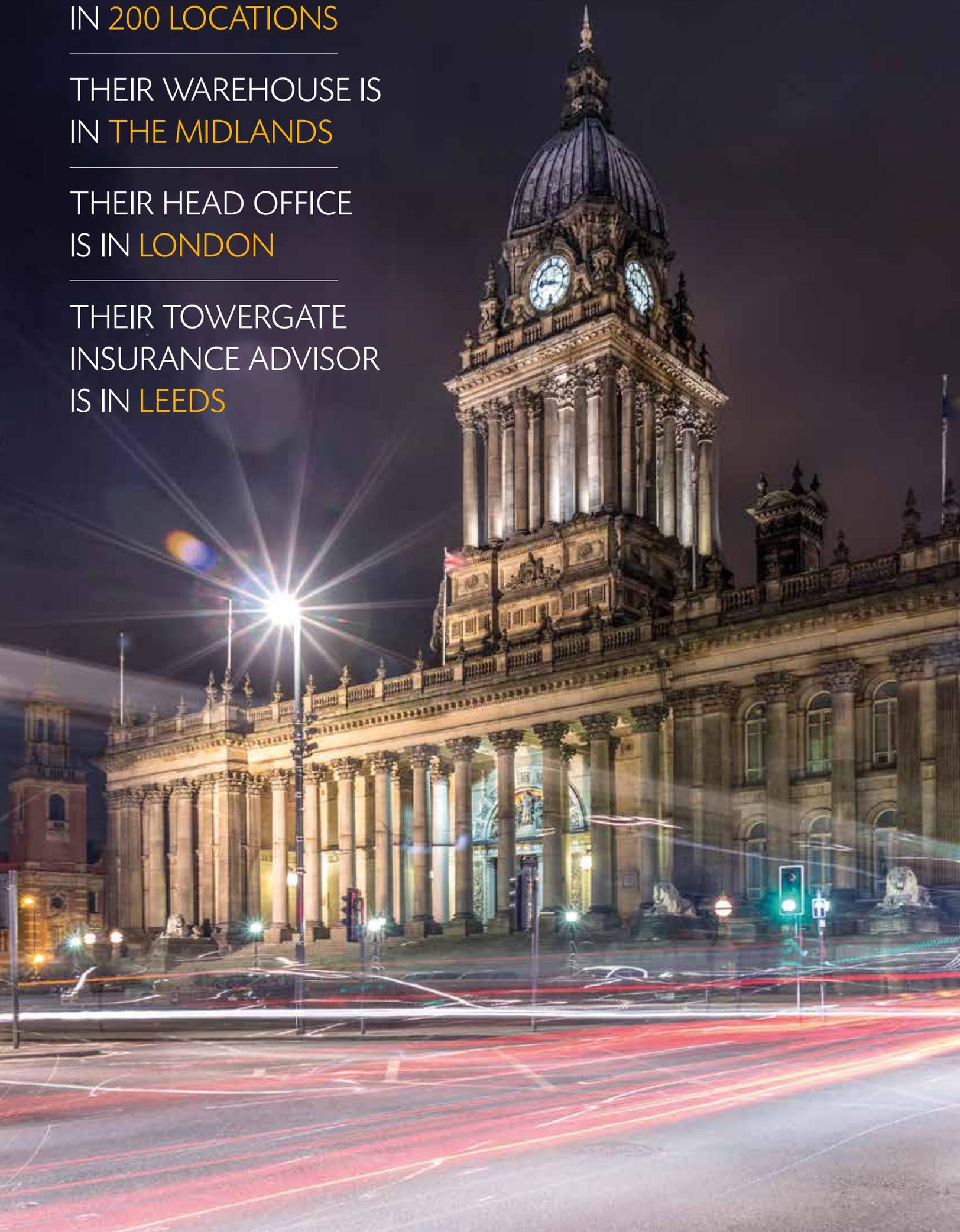
Towergate has a strong presence across the UK. Working right at the heart of local communities, we arrange insurance for the most diverse and comprehensive range of risks in the UK.

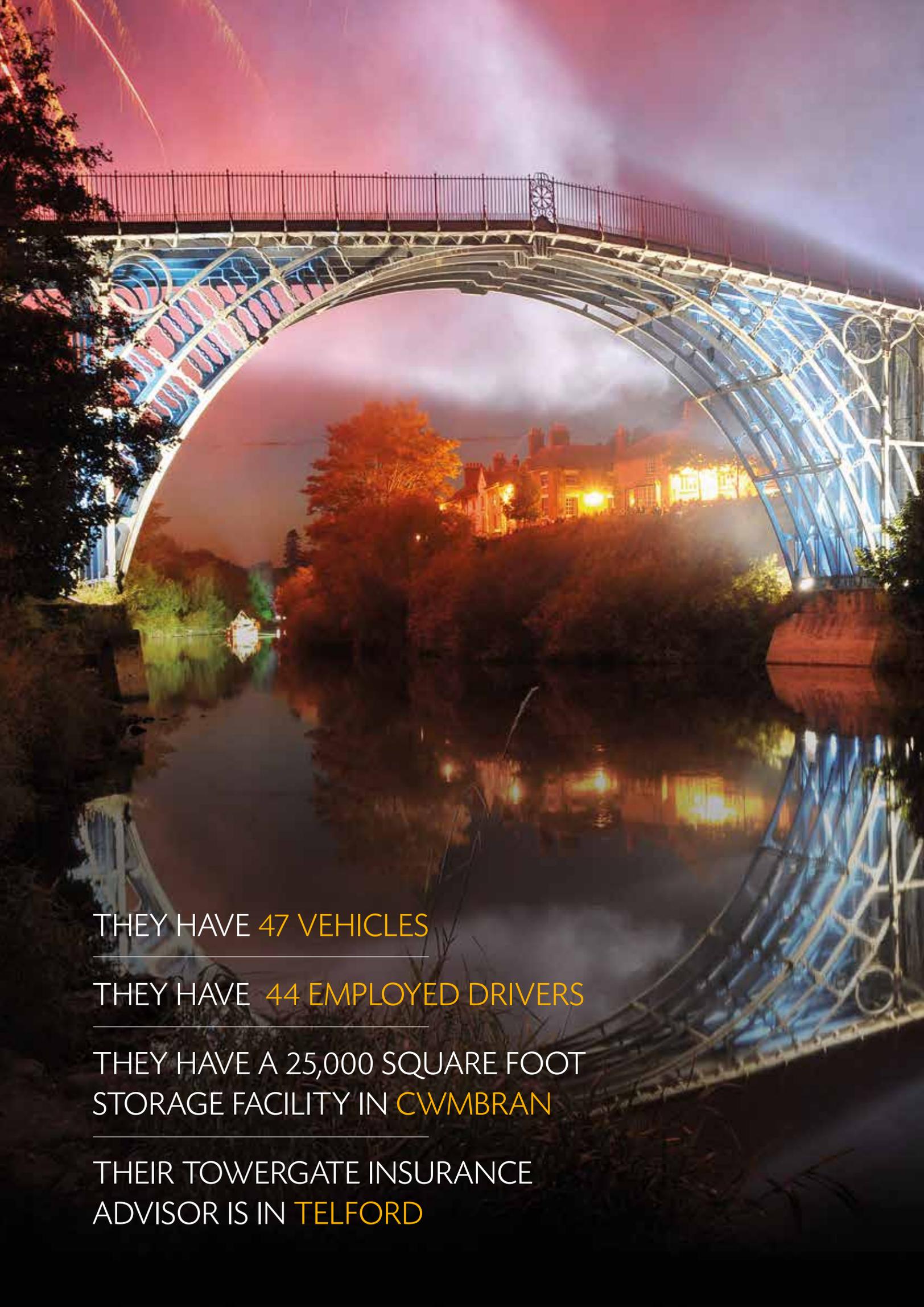
THEIR SHOPS ARE
IN 200 LOCATIONS

THEIR WAREHOUSE IS
IN THE MIDLANDS

THEIR HEAD OFFICE
IS IN LONDON

THEIR TOWERGATE
INSURANCE ADVISOR
IS IN LEEDS





THEY HAVE 47 VEHICLES

THEY HAVE 44 EMPLOYED DRIVERS

THEY HAVE A 25,000 SQUARE FOOT
STORAGE FACILITY IN CWMBRAN

THEIR TOWERGATE INSURANCE
ADVISOR IS IN TELFORD

MANAGING YOUR RISK AND REPUTATION

Risk management is fundamental to our overall broking offer and service to you, our client. Our effective risk management service helps deliver reduced costs and increased safety, and ensures you receive outstanding cover and competitive premiums from our Insurer partners

After identifying and discussing a businesses specific need we offer a complete risk management service no matter what; and this is primarily face-to-face. We complement our risk offer with clear gap analysis being undertaken to show our advice, actions and recommendations and how these relate to your cover, premium and risk.

We can also work with you and your senior teams locally or via one of our external specialists, to provide additional risk management services in the following areas:

- Health and safety including risk assessments, training, the latest legislation and employment law advice
- Fleet and vehicle risk management including driver profiles, training competency and telemetry
- All aspects of business continuity
- Environmental consultancy and management systems
- Property and liability assessments such as fire, security, site audits and rebuilding valuations
- Claims defensibility audits and loss recovery support and advice
- Cash management risk advice
- Enterprise risk audit
- Contract vetting
- Marine transit advice
- Specific technical queries such as alarm signalling, sprinklers and Local Authority rules

In addition to other, more specialist, areas as and when appropriate.

AN INDEPENDENT REVIEW **AT NO COST**

Whatever your business, it is essential to carry out a periodic review of your insurance and risk programme

A number of larger businesses choose to do this by inviting other risk specialists and brokers to tender for their insurance programmes before the renewal date; either annually or every few years.

We know this can be time consuming and doesn't always satisfy the myriad of questions regarding suitability. This can understandably lead to clients defaulting to the cheapest price tendered which, in turn, risks exposing their business to shortfalls in cover, service, security or potentially all three.

QUESTIONS TO ASK?

Are all the risks and exposures you face adequately covered?

Are you with the most suitable insurers?

Do you understand risk transfer?

Is the cover you have providing value for money?

Do you have an action plan to reduce risk exposure?

At Towergate, our team is ready to carry out, at no cost, an independent review, without impacting your current programme.

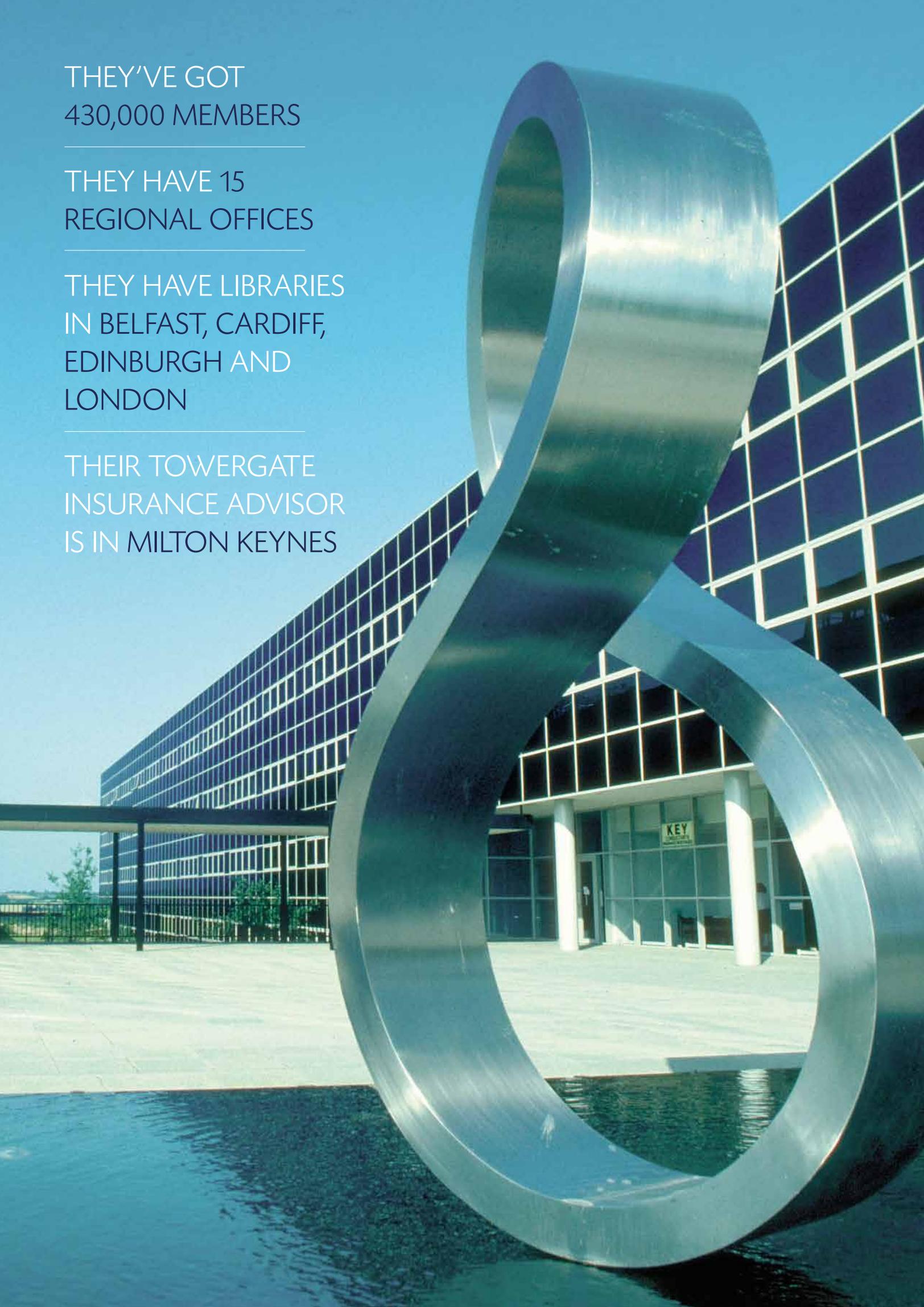
Our comprehensive findings will be presented back to you to reflect upon and discuss when appropriate.

THEY'VE GOT
430,000 MEMBERS

THEY HAVE 15
REGIONAL OFFICES

THEY HAVE LIBRARIES
IN BELFAST, CARDIFF,
EDINBURGH AND
LONDON

THEIR TOWERGATE
INSURANCE ADVISOR
IS IN MILTON KEYNES



WE BELIEVE WE ARE THE BEST IN OUR FIELD FOR YOUR AREA OF EXPERTISE

Here's just a selection of the many specialist sectors we are able to provide cover for:



ARTS & CULTURE

Our expert teams can help managers, trustees and business owners operating in the incredibly diverse arts and culture sector to identify and manage the many risks they face. Insurance matters relating to everything from project delivery to the staging of public or private events, venues to touring companies and even reputational concerns are **areas that we are well-versed to advise you on.**

CHARITY

If you are a social enterprise or a community organisation that provides a public benefit such as a charity or hospice, talk to us. **We understand the wide range of activities undertaken by the charity and voluntary sector** and have the experience to tailor the right cover for you and help you manage risk. Whatever the size of your business, you can count on our expertise to support you, and give you peace of mind, while you dedicate your energies and resources to supporting the needs of others. We can also carry out a thorough review of your existing covers to ensure that your organisation satisfies all Charity Commission legal obligations.

CONTRACTORS

If you're in the building trade, a plumber, decorator, electrician, gardener, roofer, carpenter, scaffolder or any other type of contractor, it definitely pays to have Contractors Insurance built into your service offering. Not only does it provide vital protection for your business if, while working, you are responsible for property damage or injuries to members of the public but it also gives your customers further confidence in hiring you. **Our specialists will source a value for money package of cover to suit your business** typically comprising of public liability insurance, employers' liability insurance, products liability insurance, personal tools cover and more.

CONSTRUCTION

Our experience spans every aspect of the construction industry, from local contracting businesses to multinational companies, from project inception, planning through to completion, and any further risk protection you might require beyond that. Our Construction specialists provide advice, tailored insurance solutions and risk management programmes to ensure that every aspect of your business, project, plant, tools and people are fully protected. Whichever part of the project you are responsible for, **we have cover solutions to protect you and the expertise to guide you through your build.**



EDUCATION

Towergate Education is the UK's longest-standing insurance broker for staff absence insurance, covering teachers and all other designated staff. We have specialised in Education Insurance for nearly 20 years and handle all of the integral aspects of your policy ourselves, not via a third party. We are also approved partners of the National Governor's Association and the National Association of School Business Management. Our Maternity Leave Cover and School Travel Insurance may also be of interest to you.

ENGINEERING

Our teams have vast experience in securing protection for heavy engineering operations. We appreciate that maintaining momentum on a project is vital for your business and we facilitate this by providing cover for supply chain issues, machinery breakdown, business interruption and environmental and employer liability.

ENTERTAINMENT, LEISURE & HOSPITALITY

This sector has become one of the country's biggest earners worth an estimated £200 billion to the British economy. We offer the core cover of public and employer's liability, loss of licence and buildings and contents insurance for pubs, bars, night clubs and restaurants, but we are also specialists in the notoriously complex events and exhibitions industry – indoor or outdoor, large or small, UK or internationally. **We've insured world famous events** such as Crufts, The Ideal Home Show and Grand Designs Live. Here we cover cancellation, terrorism, adverse weather, non-appearance of speakers or entertainers and brand protection and any risk programme will be created with enormous flexibility.

INFORMATION & TECHNOLOGY

This fast-moving sector requires insurance that can change and adapt with it just as quickly to ensure that you are always protected. The insurance programme we design and implement for you **has the flexibility to evolve with the changing technology landscape.** It helps you combat the effects of cybercrime and acts of data terrorism, keeps you up-to-date with the latest legislation and allows you to get on with your core business activities with certainty.

FARM

We've been meeting the many and varied insurance and risk needs of farmers and the agricultural community, including garden centres and horse-related businesses, for more than 20 years now. **We help you to protect your livelihood and can provide a fully integrated policy** that extends to include household insurance as well as livestock cover, farm contents, liability and personal accident.

LOGISTICS

Haulage and logistics industries face a large number of financial and operational challenges every day just going about their business. Our customers in this sector include haulage operators, cruise lines, port authorities, major fleet operators and warehousing businesses. **Our specialist insurance covers the risks of loss or damage to goods and merchandise while in transit by any method of transport, and also while in storage.** We can also offer you the benefit of our extensive experience in supporting you through complex claims should they occur.



MANUFACTURING

Every manufacturer has to deal with common issues and risks, such as business interruption, damage to premises, stock, machinery or goods in transit and that's without the issues arising from public, product and employer's liability but of course not every manufacturer is the same. Small or large, new venture or established business, **we work with manufacturing businesses of all shapes and sizes to understand the business and the unique issues it faces.** We will provide expert advice and tailor cover to suit, including risk management, supply chain management and emerging risks such as cyber and environmental liabilities. Whether you manufacture component parts, food products, industrial or consumer products, we will help to protect your business and safeguard your assets allowing you to concentrate on maximising your growth potential.



MOTORSPORT

Just like motorsport, insurance in this arena takes specialist skills. **We are exceptionally well geared up to offer cover in auto and motorcycling circuit racing, off-road racing and rallying.** Our custom-built policies protect drivers, teams, sponsors and any other organisation associated with the smooth running of a motorsport event. Ask us about prize indemnity and contract bonus protection too.

MOTOR TRADE

Whether you are a part-time trader or mechanic working from home, a body repair shop, vehicle breakdown or recovery agent or a national motor dealership; **we have extensive experience in arranging insurance solutions to meet the needs of the Motor Trade profession.** Whatever the size of your business and whatever aspect of Motor Trade you specialise in, our team has the in-depth knowledge to tackle road risks, public and employer's liability, business interruption, plant inspection, wrongful conversion, as well as ensuring your vehicle stock, tools and equipment are adequately covered. We can offer you up-to-date insight and extensive expertise that comes from having worked closely with motor trade businesses of every size.



ENERGY & OFFSHORE MARINE

With over 40 years of experience in these fields we work with energy and marine clients wherever and however they operate, anywhere in the world in the most hostile of conditions; whether working subsea, surveying the ocean bed from the surface, or maintaining wind turbines at great height. Our clients include some of the world's leading players in seismic and hydrographic surveying, rig supply and maintenance, offshore fabrication and decommissioning, wind turbine installation, subsea cable laying and all ancillary and related services. We have specialist programmes for everyone involved in the energy supply chain, from 'one man band' companies to multinationals employing thousands.

PROFESSIONS & FINANCIAL

Running a business presents many risks and it is vital that you have the right cover in place to protect both the individuals and the business. If you are providing advice, design services or offer your skills or knowledge in a professional capacity then Professional Indemnity (PI) insurance is a 'must have' to protect you against losses as a result of professional negligence. Many professions are required by regulation to have PI cover, while professional organisations also stipulate it as part of their authorisation to practice. Similarly, **we know that as individuals or collectively, you will constantly make tough decisions,** often with limited information available, that don't always go to plan; so it's critical to know that your business and personal assets are protected with Directors & Officers liability insurance should litigation arise.

PROPERTY & REAL ESTATE

We offer a complete range of cover for all types of property. From commercial and residential to mixed use and unoccupied property, holiday cottages, even beach hut insurance, we can arrange a policy to fit your requirements, and at a competitive rate. Our clients include small investors, large financial institutions, developers, pension funds and managers of large property portfolios.

RECRUITMENT, EMPLOYMENT & WELFARE

Whether you're an executive head-hunter, provide temporary contractors or specialise in interim management recruitment, whatever your size or specialism, from home-workers to multi-national agencies, **we can arrange cover for any recruitment company.** Today's recruitment industry is diverse and often very specialist, particularly if you're placing people in high-risk sectors, so you need a broker that understands the risks you face, allowing you to focus on finding the right candidates while we focus on finding the right insurance to protect your business.

WASTE & RECYCLING

The efficient and safe handling of waste, including the recycling of waste, is a booming industry in the UK as environmental and climate change concerns increase and the renewable energy market grows. **Our skill set is also strong in supporting customers with risk management consultancy,** dispute avoidance and resolution and auditing services at every stage of the waste project lifecycle. Waste-recycling fires and large-scale pollution claims are on the rise and many insurers have withdrawn from this sector but we remain committed and can advise you on risk mitigation techniques to help protect your business.

TRANSPORT

Whether your business is about moving people from A to B or hauling freight by air, road or rail, **we have the risk solution vehicle to protect you.** We also offer fleet operators the cost-saving, risk-reducing advantages of driver profile 'Telematics', fleet and claims management and health and safety advice. Whether it's a fleet of taxis, buses, mini-buses, HGVs or a mixed vehicle fleet.

WHOLESALE & RETAIL

Running a shop, wholesale operation or retail business can be challenging at the best of times, so it pays to have the correct cover in place to protect you at the worst of times. **Our experienced retail sector teams can tailor packages for single or multiple premises** that safeguard you against risks such as goods-in-transit, business interruption, loss of licence, money cover, employee theft, treatment cover for salons and liability cover.

IN ADDITION TO BUSINESS INSURANCE WE ALSO OFFER YOU THE FOLLOWING SERVICES:



HEALTHCARE & EMPLOYEE BENEFITS

Over 40 years' experience of providing a wide range of risk consultancy and **customised insurance solutions** for integrated employee benefits such as dental, private medical insurance, group income protection, group life and critical illness cover.

PERSONAL INSURANCE

A full range of **market-leading personal insurance** covering everything from home and motor insurance, caravans to classic cars, personal accident insurance to travel insurance, holiday homes and unoccupied property: not forgetting a comprehensive service for high net worth clients.

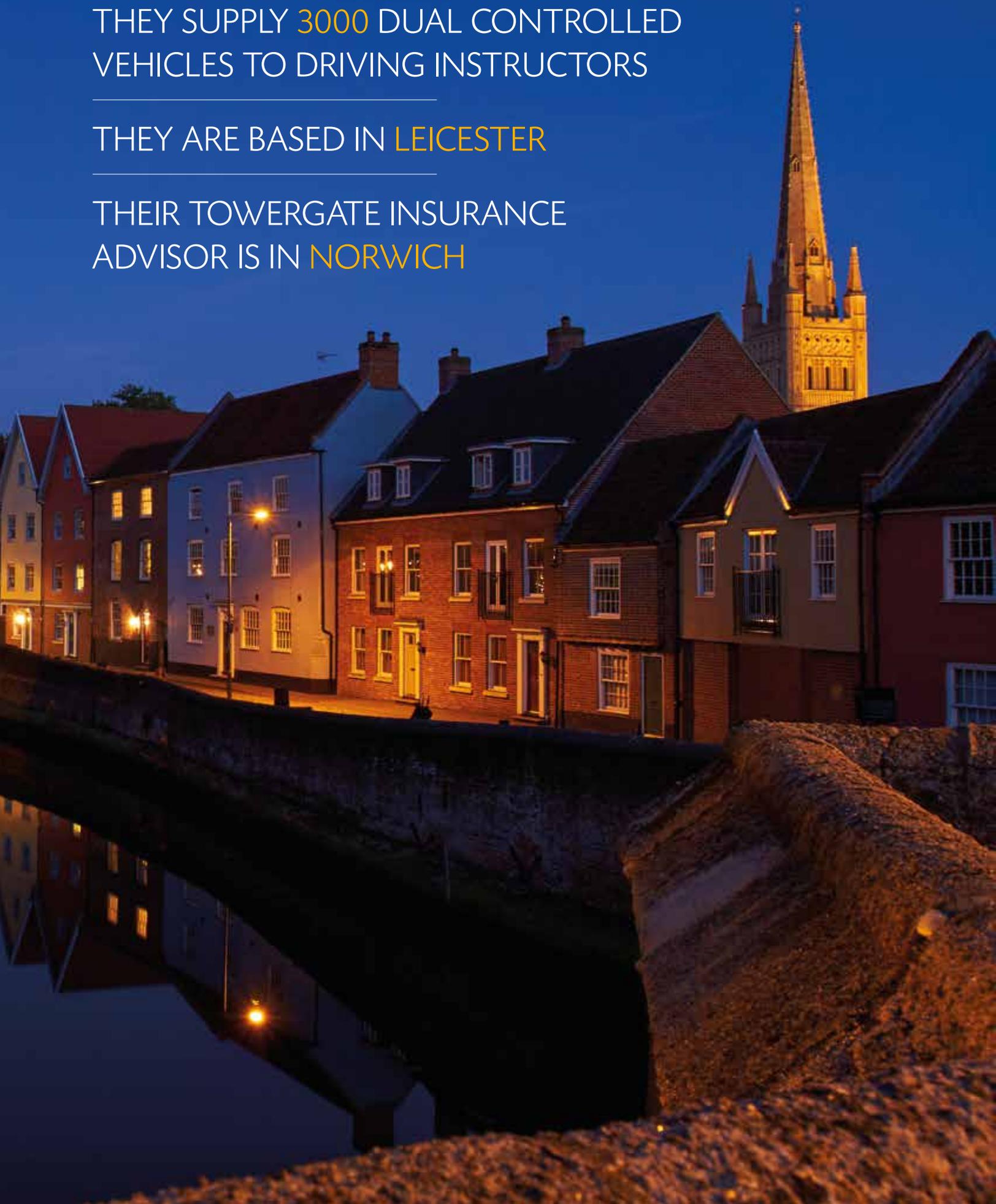
By keeping our knowledge and products fresh, and working closely with you, we aim to offer a comprehensive solution and great service.

THEY WERE FOUNDED BY
A JAPANESE ENGINEER

THEY SUPPLY 3000 DUAL CONTROLLED
VEHICLES TO DRIVING INSTRUCTORS

THEY ARE BASED IN LEICESTER

THEIR TOWERGATE INSURANCE
ADVISOR IS IN NORWICH



MORE COVER IN MORE PLACES

£3bn

OVER **£3 BILLION** OF INSURANCE PREMIUM IS PLACED WITH INSURANCE COMPANIES BY THE GROUP*

264,000

OVER **264,000** UK BUSINESSES ASK OUR INSURANCE ADVISORS AND EXPERTS TO PLACE THEIR INSURANCE EVERY YEAR

100,000

WE HAVE OVER **100,000** LANDLORDS AND PROPERTY OWNERS AS OUR CLIENTS

12,000

WE MANAGE OVER **12,000** INDIVIDUAL CONSTRUCTION RISKS

24,000

WE COVER OVER **24,000** COMMERCIAL PREMISES FOR OUR CLIENTS FROM SHOPS TO HOTEL CHAINS

10,000

OVER **10,000** MANUFACTURERS PLACE THEIR FAITH IN OUR INSURANCE EXPERTISE

29,000

WE PLACE RISKS ON BEHALF OF OVER **15,000** FLEETS AND **29,000** COMMERCIAL VEHICLES

500,000

OVER **500,000** HOUSEHOLD CLIENTS ARE INSURED THROUGH THE GROUP

90,000

OVER **90,000** OF OUR CLIENTS LIKE TO PLACE THEIR PRIVATE CAR INSURANCE WITH US

200

OVER **200** SPORTS COMPANIES PLACE THEIR INSURANCE WITH US, INCLUDING MAJOR MULTINATIONALS AND ASSOCIATIONS

OUR

Towergate Insurance is an entrepreneurial company, aiming for the highest professional standards at all times.

One of Britain's leading

Towergate has grown rapidly to become one of the UK's largest intermediaries for corporate, commercial, SME and specialist personal insurances.



Groundbreaking

We were the first broker to achieve Chartered Status in 2007 with the Chartered Insurance Institute (CII). Our underwriting division also became the UK's first chartered insurer in 2010.

Determined to be the absolute best

Our people's expertise, drive and can-do attitude go beyond client expectations to deliver unwavering personal service.

COMMITMENT

TO THE HIGHEST LEVEL OF SERVICE

- ✓ Our teams of well trained, highly experienced, insurance experts and specialists, covering all aspects of risks can be made available to you at short notice.
- ✓ We regularly audit our service teams to ensure we maintain the highest standards.
- ✓ We support all of our people in the attainment of professional qualifications, particularly, those of the Chartered Insurance Institute.
- ✓ Of course we are always striving to meet and go beyond the standards required by the Financial Conduct Authority (FCA) to ensure we deliver the best possible service to our clients.
- ✓ All of our people have to go through a formal accreditation process of testing and training when they join Towergate and throughout their career; to evidence their ongoing knowledge and competence.

HELP WHEN YOU NEED IT MOST

Our priority is to negotiate a fair and prompt claim settlement on your behalf

You only really know how good your insurance broker is when you need to make a claim. After all, insurance is there for peace of mind when things go wrong.

Dealing with a claim for a senior leadership team who may be in disaster recovery mode can be difficult and time consuming. It helps if you have a specialist to guide you through the process and provide support - whether it's an appointed loss adjuster, bespoke reporting, large loss management, incident support or challenging insurers. We will be there to support you throughout your claim.

Our priority is to see you receive a fair and prompt claim settlement plus help analyse the causal effect to enable greater prevention in the future. Depending on your cover we may use our in-house claims facility where our expert technical knowledge and strong relationships with insurers will get you back to 'business as usual' as fast as possible.

Right from the start we aim to give you outstanding support and advice on every aspect of the claims process. From notification to settlement, we will do everything in our power to ensure that your business can carry on trading whatever the situation.

WHY NOT TALK?

Why not talk with a Towergate Account Executive today about what we can do for you and your business.

Call us on: **0330 123 5922**

Alternatively, email us at: **contactus@towergate.co.uk**

www.towergateinsurance.co.uk

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IN MORE PLACES





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