

# AGRICULTURAL SUPPLY INDUSTRY SPECIALIST INSURANCE







# TOWERGATE INSURANCE

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At Towergate Insurance we pride ourselves on delivering a friendly, first-class service and we believe in putting our clients first. Our dedicated insurance brokers will treat you with professionalism and integrity and use their in-depth product knowledge to design an insurance solution specifically for you.

Towergate Insurance is one of the largest corporate and SME insurance brokers in the UK and works in partnership with some of the UK's largest insurers.

## A STRONG, DISTINCTIVE VOICE IN THE INSURANCE MARKET

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AIC has worked with Towergate Insurance for over 25 years to provide competitive insurance solutions to meet the needs of AIC members. A dedicated team of experienced advisors offer professional and tailored advice to ensure you receive the most appropriate insurance solutions available.



John Kelley  
Managing Director, AIC Services

## TAKING THE RISK OUT OF INSURANCE

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The AIC safeguards and strengthens your purchasing position, and by partnering with Towergate Insurance guarantees the support and guidance of an intermediary with substantial Agricultural Supply industry expertise. Significant benefits can be gained by affinity insurance arrangements. The benefits available to AIC Members via Towergate Insurance include:

- Preferential rates and enhanced cover.
- Pre-quotations surveys give you and your insurer certainty before cover commences.
- Trade specialists ensure your risk information is accurately represented giving insurers a better understanding of your business and its needs.
- Towergate will fight your corner, negotiating hard on your behalf to secure the cover you need to trade.
- Towergate shoulders the administrative burden of your insurance programme, from inception through to renewal, dealing with mid-term adjustments, queries, and renewals; efficiently and professionally.
- Towergate will continually review insurance market trends to ensure Members have access to effective long term solutions.



## GREAT OPTIONS

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Historically the insurance industry has provided limited availability, poor cover, and high cost insurance to the Agricultural Supply Industry. Towergate Insurance has developed a bespoke facility to provide extensive Product Liability cover, including failure of livestock, poultry, crops or plants, should they fail to achieve the expected standard of growth or yield.

## COVER BUILT FOR YOU

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### **Public, Products and Pollution Liability**

- Failure of animals, poultry, crops or plants to achieve the expected standard of growth or yield.
- Accidental pollution up to double the limit of indemnity.
- Seeds indemnity including varietal contamination, incorrect dressing and financial losses of the grower.
- Competition animals and birds cover including products not knowingly supplied, resulting in disqualification following the discovery of prohibited substances.
- Environmental damage liability for remediation or preventative costs, where liability arises under an environmental protection directive, statute or statutory instrument.





## MORE COVER, LESS HASSLE

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Unexpected things can happen to your business: from natural occurrences to the acts of other individuals, it can be a difficult challenge to protect your business from every single risk. Coupled with the task of finding appropriate, affordable insurance cover, can be quite a hassle - that's where Towergate Insurance can assist.

Towergate Insurance can offer AIC Members a comprehensive range of covers, including:

### Material Damage & Consequential Loss

- Closure/denial of access from infectious disease
- Loss of production following failure in utilities

### Other products available:

- Management Liability
- Engineering
- Goods in transit
- Motor
- Legal expenses
- Financial loss
- Professional Indemnity
- Costs and expenses
- Legionella
- Contractual liabilities

## PRESERVING YOUR WEALTH

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Towergate Insurance strive to understand individual business requirements to offer risk advice and insurance solutions, tailored to your particular needs. A consultation can provide more than just competitive insurance cover, we perform a thorough risk analysis to include some of your wider insurance concerns. Offering impartial and practical advice we aim to provide you with the peace of mind you are adequately protected.

To find out more, call the insurance specialists at Towergate Insurance on: **0330 123 2039**

## WORKING WITH YOU TO CONTROL RISK

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Managing risk is about more than buying insurance, it's about taking proactive measures to protect your assets, employees and commercial relationships for the continued success of your business. An above average or improving claims experience will not only have a tangible financial benefit, but will also be looked upon favourably by insurers when setting premiums

AIC Members can purchase a range of services, either on a stand-alone basis or included within your overall service agreement with Towergate Insurance.

### The facility provides:

- Extensive cover, including poor animal/ crop growth or yields
- Access to dedicated & professional consultants
- Experienced claims team

Towergate Insurance also offers a combined risk assessment and insurance programme audit package.

## YOUR CLAIM IS IN SAFE HANDS

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Insurance is never more important than when something goes wrong and you need to rely on it. Towergate Insurance will guide you through the claims process, working tirelessly on your behalf to get your claim resolved quickly, efficiently and to your satisfaction. Towergate Insurance has dedicated a team of claim professionals to support AIC Members, providing access to your own individual account handler, someone who understands the specific nature of your business.

To find out more, call the specialists at Towergate Insurance on: **0330 123 2039**

Email: [amanda.stephenson@towergate.co.uk](mailto:amanda.stephenson@towergate.co.uk)

Website: [www.towergategi.co.uk](http://www.towergategi.co.uk)

### Towergate Insurance

7th Floor  
West One  
114 Wellington Street  
Leeds  
LS1 1BA





MORE INSURANCE EXPERTISE, IN MORE PLACES

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