



MORE INSURANCE **EXPERTISE**
IN MORE **PLACES**





OUR EXPERTISE IS YOUR ASSET

To succeed in business you need to play to your strengths. Ours is broad expertise across a wide range of insurances, including employee benefits, and proactive risk management solutions that benefit our Clients every day.

For us, insurance is a people business and it's all about relationships.

We advise all sorts of enterprises – from small businesses to large corporations and organisations – protect their assets, safeguard against risk, and get everything back to normal if they ever need to make a claim.

Of course, when it comes to safeguarding your business, we appreciate that insurance is about protecting livelihoods through the best technical advice.

Whether you're a large multinational or a small to medium enterprise, our experts will get together with your people to really understand your business. This includes analysing your supply chain, the costs involved, the nature of your product, the needs of your workforce, your buildings and fleet management, IT and infrastructure – in short, all of the complexities of your operation.

We'll evaluate the risks you face and advise you on how best to either avoid them, reduce them or handle them, constantly keep you up to date about the latest Health & Safety legislation and how it might impact your company.

Having the right risk management and employee benefits programmes in place, helps you drive your business ahead.

I hope that after reading this brochure, you will feel able to talk to us and for us to apply our expertise and knowledge on your behalf. We will source for you high quality cover and risk management propositions to help your business flourish.

You need every edge you can get to stay competitive and the following pages outline many of the ways that Towergate Insurance Brokers can assist your business to do that.



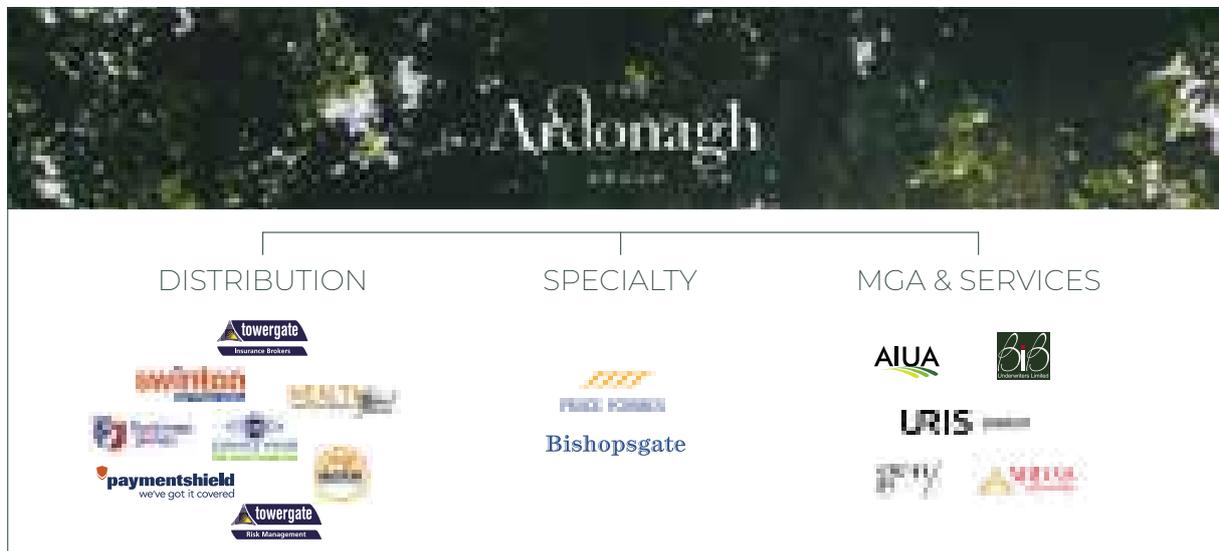
Joe Thelwell, CEO,
Towergate Insurance Brokers

TOWERGATE IS PROUD TO BE A PART OF THE ARDONAGH GROUP

Towergate began its journey in 1997. Since then we have acquired many local insurance brokers, growing rapidly to become one of the UK's largest insurance intermediaries for corporate, commercial, SME and specialist personal insurances.

Towergate Insurance Brokers is part of The Ardonagh Group, the principal diversified independent broking and underwriting group in the UK. The Ardonagh Group is one of the top 100 independent insurance brokers and ranks 17th in A.M. Best's top global brokers.

Driven by people of passion, expertise and entrepreneurial spirit, The Ardonagh Group is resetting the standards of exemplary customer service and professionalism in the insurance sector.



ACT – ARDONAGH COMMUNITY TRUST.

Building better, brighter and stronger UK communities.

Part of the Ardonagh vision is to be integral to the communities we serve.

By leveraging the resilience, spirit and diversity of the Group's 100 offices and 6,000 employees across the UK, ACT's aim is to have a positive impact on local causes and charities, supporting projects small or large.

An energetic programme of fundraising initiatives by staff and donations from partners, enables the Trust to give financial support to deserving causes UK wide.

YOU'LL FIND THE NUMBERS **REALLY** STACK UP

100

100 CLAIMS EXPERTS ACROSS
30 LOCATIONS

£650M

OVER £650 MILLION WORTH OF GROSS
WRITTEN PREMIUM IS PLACED WITH
TOWERGATE INSURANCE BROKERS

60

MORE THAN 60 OFFICES FROM INVERNESS
TO TAUNTON, BELFAST TO NORWICH

250K

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

500

OVER 500 FACE-TO-FACE
ADVISORS UK WIDE

80

OVER 80 INSURANCE SCHEMES
AND SPECIALISMS

IT'S NOT JUST A NUMBERS GAME, WE'RE PROUD OF THE FOLLOWING AWARDS AND ACCREDITATIONS



A LOCAL PRESENCE YOU CAN RELY ON

Towergate Insurance Brokers is committed to being a **'community broker'**. This is evidenced by our UK-wide presence in **more than 50 offices** employing over **1,850 people**.

We look after the insurance requirements of businesses active in many different sectors. Not just throughout the UK, but globally as well.



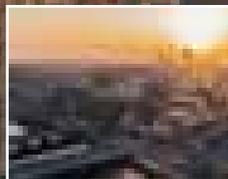
ABERDEEN



AMMANFORD



ASHFORD



BELFAST



BIDEFORD



BIRMINGHAM



BRISTOL



BURNLEY



BURY ST. EDMUNDS



CAMBRIDGE



CARDIFF



CHELMSFORD



DARLINGTON



DERRY/LONDONDERRY



DIDCOT



DUMFRIES



DUNGANNON



EDINBURGH



ELGIN



FELIXSTOWE



GALASHIELS



GLASGOW



HALIFAX



HAVERFORDWEST



HEMEL HEMPSTEAD



HENLEY-ON-THAMES



HULL



INVERNESS



IPSWICH



JERSEY



KETTERING



KINGS LYNN



LANCING



LARNE



LEEDS



LEICESTER



LEWES



LONDON



MANCHESTER



MILTON KEYNES



NEWCASTLE



NORTHAMPTON



NORWICH



PERTH



POOLE



REDRUTH



SEVENOAKS



SHEFFIELD



SOUTHAMPTON



STEVENAGE



STOKE-ON-TRENT



SWANSEA



SWINDON



TAUNTON



TELFORD



WARWICK



OUR SPECIALIST INSURANCE KNOWHOW SPANS MANY BUSINESS SECTORS

With more than 20 years' experience behind us, our teams of specialists have built a solid reputation for understanding a vast array of business sectors and industries, and the everyday risks they face.

Aside from advising on all aspects of insurance and risk management for key sectors such as Construction, Manufacturing and Property Owners, we offer cover for specialist markets such as Energy and Offshore, Martial Arts and Sky Diving.

A small selection of our insurance specialisms is featured overleaf.

As our in-depth knowhow extends to a larger number of different types of policies, please contact your local Towergate representative for information about the particular cover you're after. Even if it isn't listed here, we're sure to be able to help.

Emerging Risks in an Evolving World.

As the world evolves at an ever-growing pace, the insurance industry has to grapple with managing emerging risks.

Major challenges include cyber, new technologies, climate change, environmental issues and terrorism.

The key to making sure our Clients have the right cover is to ensure we have in-depth analysis of these risks and the ability to secure breadth of cover. You can be sure that we at Towergate Insurance Brokers, with our global insurer partners have access to both.

YOU NAME IT, THERE'S WE CO

THESE ARE JUST SOME OF THE **MORE THAN 80 INSURANCE**



AGRICULTURAL SUPPLY & ANIMAL FEEDS INSURANCE



AMATEUR AND PROFESSIONAL THEATRE INSURANCE



ARCHAEOLOGY, MUSEUMS & HERITAGE INSURANCE



BREWERIES, DISTILLERY & VINEYARDS INSURANCE



CARE SECTOR INSURANCE



CAST METAL & FOUNDRIES INSURANCE



CRANE & PLANT HIRE INSURANCE



CREDIT INSURANCE



ASSOCIATION OF DRAINAGE AUTHORITIES INSURANCE



EDUCATION INSURANCE



ENERGY & OFFSHORE INSURANCE



EQUINE INSURANCE



EVENT CONTRACTORS & SUPPLIERS INSURANCE



FAITH ORGANISATION INSURANCE



FLEET AND COMMERCIAL VEHICLE INSURANCE



GARDEN & AGRICULTURAL MACHINERY INSURANCE



GLASSHOUSE & COMMERCIAL GROWERS INSURANCE



HAULAGE INSURANCE



HEALTH & BEAUTY INSURANCE



HOTELS AND PUBS INSURANCE

A VERY GOOD CHANCE COVER IT

SCHEMES AND SPECIALISMS THAT WE HAVE EXPERTISE IN



LANDSCAPERS INSURANCE



LATENT DEFECTS INSURANCE



MARTIAL ARTS INSURANCE



MEDICAL BUSINESS
INSURANCE



MOTORCYCLE TRACK DAYS
INSURANCE



MOTORHOME & CARAVAN
DEALERS INSURANCE



MOTORSPORT



NOT-FOR-PROFIT
ORGANISATIONS INSURANCE



PERFORMANCE BONDS



PROFESSIONAL INDEMNITY
INSURANCE



PROPERTY OWNERS
INSURANCE



REMOVAL INSURANCE



RESIDENTIAL MANAGEMENT
LIABILITY INSURANCE



ROWING INSURANCE



SHOWMEN INSURANCE



SKY DIVING INSURANCE



SPECIALIST COMMERCIAL
VEHICLES INSURANCE



TAXI INSURANCE



TECHNOLOGY AND MEDIA
INSURANCE



VISIONARY SCHEME
INSURANCE

ADDITIONAL CLIENT SERVICES

With more than 20 years' experience behind us, Towergate Insurance Brokers has developed a wide range of Client Services and preferred provider relationships that will help you take care of every aspect of your business. Here are just a few:



TOWERGATE ASSIST

Providing an independent Loss Adjuster within 24 hours of making a claim.

Towergate Assist is an insurance policy that covers the costs of an independent loss adjuster to help with the preparation, negotiation and settlement of your material damage and business interruption claims. It ensures the process is handled quickly, fairly and without unnecessary stress.

The service is available 24 hours a day, 365 days a year and gives you telephone advice and assistance regarding all claims through our partner, Lorega the UK's most respected claims experts.

Your loss adjuster can also visit you within 24 hours of notification of major losses.



TOWERGATE CREDIT

Because bad debt could be deadly for your business.

You can always call on Towergate Insurance Brokers for specialist advice about the Credit Insurance market. As every company conducts its business in different ways, we're not product centred and our solutions are completely unbiased.

Reviewing your company's Credit Insurance needs regularly is well worth considering, as premiums vary and insurance products are evolving all the time.

Not addressing this issue can have serious ramifications for your business. For instance, if your profit margin is 5% and you suffer a £25,000 bad debt, you will need to increase sales by £500,000 just to recoup the lost profit from that bad debt.



FINANCIAL PROTECTION, PENSIONS & FINANCIAL PLANNING

Access expert advice about business protection and succession planning.

The road to better financial decision-making doesn't have to be difficult.

The experienced advisors at our preferred provider can guide you through the complexities of competing financial aims. For instance, the multiple goals of running a business successfully, planning for your retirement, raising a family and avoiding painful tax bills.

GET INTO GREAT SHAPE WITH **TOWERGATE** **HEALTH & PROTECTION**

Your business is important.

Your employees' health is vital

Towergate Health & Protection is a specialist division which sits within Ardonagh's insurance broking business and is dedicated to providing independent advice, brokerage and first-class service which generates a high level of trust from our Clients.

We aspire to protect and support the health of our clients, their employees and their families to make a positive and meaningful contribution to their

lives, their business success and the wellbeing of the community. Towergate Health & Protection tailor health benefit packages that are great for employees and good for business. After all, if everyone is healthy, optimum productivity and profitability are maintained. Well-considered healthcare packages are also a great way to attract, and retain, the highest calibre of staff. Helping to give your business a competitive edge when it comes to contract negotiation.

How we can work with you

Our culture is to work in partnership with clients to provide creative and innovative consultancy advice to meet their short, medium and longer-term objectives. We believe that we are well qualified to provide the necessary expertise because we:

- Work collaboratively with you to ensure your benefits are fit for purpose and offer maximum value
- Proactively negotiate on your behalf with insurers to reduce cost and/or improve benefits and therefore value
- Help you communicate benefits to your employees effectively to maximise impact and value and to drive improved employee engagement
- Help manage the cost of absence through improved health leading to increased productivity

PROTECT YOUR BUSINESS AND REPUTATION WITH OUR RISK MANAGEMENT CONSULTANCY

Our specialist Risk Management Consultancy service helps deliver reduced costs and increased safety, and ensures you receive outstanding cover and competitive premiums from our insurer partners.

We meet with you to identify and discuss your company's specific needs and then tailor an effective risk management programme for you. We also complement our risk offer with clear gap analysis that details our advice, actions and recommendations and how these relate to your cover, premiums and risk.

We can also work with you and your senior teams to provide additional services in areas such as Health & Safety, Fleet & Vehicle Risk Management, Business Continuity, Environmental Consultancy & Management Systems, and Property & Liability Assessments.

Towergate Insurance Brokers offers its Clients a comprehensive online portal, providing them with a wide range of health and safety and human resources advice. Towergateriskmanagement.com updates companies on future legislation with tips on how to reduce risk in the workplace, maintain employee welfare in order to remain profitable.

As part of a risk evaluation, ensuring a business has a plan in place for business continuity is key to ensuring it can continue to function, should any unforeseen circumstances arise. These can be complex and time consuming for Clients to create. Our specialists can advise and produce the support systems tailored to their needs.

For those businesses that have motor fleets, whether a small fleet of company cars, or large transport fleets, Towergate Insurance brokers offer risk management in the form of its Safedrive proposition. Safedrive can support Clients through driver training, driver profiling, licence checking and camera technology.

We also provide a Claims Defensibility Review. This will enable a company to look at its current systems and procedures to help support a good defence should it receive notification of a claim against it such as a workplace accident.





COUNT ON THE SUPPORT OF OUR **EXPERT CLAIMS MANAGEMENT TEAM**

We'll manage your claims for you and negotiate fair and prompt settlements on your behalf.

Insurance is rightly judged on the quality of support you receive in the event of a claim, or loss.

At Towergate Insurance Brokers, we endeavour to arrange the most suitable insurance programme, designed around your needs, placed with top rated insurers. But that's just the start. Should the worst happen, we firmly believe in supporting you at the time you need us the most, getting you back in the same position you were in before the loss – as quickly and painlessly as possible.

Dealing with a claim for a management team, who may be in disaster recovery mode can be difficult and

time consuming. Your focus will quite rightly be on your business, staff, clients and general trading. Our priority is therefore to take the complexity of a claim off your hands and negotiate a fair and prompt claim settlement on your behalf.

Benefit from over 100 dedicated claims staff in over 30 locations.

Providing a local, proactive, responsive and reassuring claims service is one of our key priorities.

Working in tandem with your designated Towergate account manager, our in-house claims experts will be on hand to assist you on the claims journey, whenever you need us, wherever you need us. We also help analyse the causal effect to make sure of greater prevention in the future.

HAVE US HELP YOU **AVOID THE DANGERS** OF UNDERINSURANCE

The Financial Conduct Authority has warned of an 'alarming degree of underinsurance' in the UK. Don't let your business become a statistic.

The cost of putting everything right after a claim, and the time it takes to get trading back to normal, is often far greater than most business owners imagine.

This is why, according to research conducted by the Building Cost Information Service, part of the Royal Institution of Chartered Surveyors, 80% of commercial properties in England and Wales are actually underinsured.*

It's a staggering statistic, and the British Insurance Brokers' Association (BIBA) believes the heart of the problem is that too many businesses focus on keeping down the price of their policies, at the expense of making sure that their property is insured for the right sum.

Insurance Act legislation, in effect since August 2016, also stipulates that businesses have a 'duty of fair presentation' about their risk to potential insurers.

Fortunately, this is where Towergate Insurance Brokers can help. We have a close working relationship with a professional, independent valuations service and can arrange for them to carry out a Reinstatement Cost Assessment Survey for you at an exclusively discounted rate.

You'll then be safe in the knowledge that your business isn't underinsured.

Towergate Insurance Brokers is committed to providing Clients with all the knowledge and information they need to make informed decisions about the levels of cover they need. With an estimated 43% of Business Interruption policies thought to be underinsured by more than 50%** , we have developed our own Business Interruption Calculator. It is a simple tool to help our Clients to reduce the risk of underinsurance by setting a more accurate sum insured should the unforeseen happen.

* Source: Building Cost Information Service July 2013

** Source: Chartered Institute of Loss Adjusters



RELAX. THE INSURANCE NEEDS OF PRIVATE CLIENTS ARE CATERED FOR TOO

The possessions you gain as you go through life can often be of great value, not just in terms of material worth, but also in what they mean to you. Sometimes it's possible to be even wealthier than you realise.

Which is why we take the time to ask our Private Clients "What's the total of you?" And then we apply our insight, knowhow and decades of experience in this insurance sector to help you arrive at the answer.

Cost-effective and convenient, consider our Private Client Insurance.

A unique combination of Household (including fine art, antiques and other valuables), Marine (if you own a pleasure craft for example) and Luxury Motor insurance, our Total Sum All-In-One Wealth Insurance takes away the worry of wondering if you have the right levels of cover in place. The policy features

worldwide protection for contents and personal possessions and includes complimentary Travel Insurance.

As with our commercial insurance offering, we work closely with the UK's widest range of insurance providers to ensure that Private Clients have the best possible quality of cover and professional claims support at the most competitive price.

Best of all, you have the ultimate convenience of having every asset protected by a combination of policies that have been sourced, tailored and supported by the one central, dedicated Towergate Private Client team.

As you would expect, we seek to ensure every aspect of your cover is considered to minimise the possibility of anything being overlooked.

AN INSURANCE PLACEMENT PHILOSOPHY THAT HAS **YOUR BEST INTERESTS AT HEART**

It's about sourcing the right cover and service levels and at the right price. It's about partnering with quality insurers who are ready to be counted in your time of need.

Insurance is based on a promise for something that will hopefully never happen. In your time of need, it's vital that you are with an insurer who will pay your claim or defend your position in a timely and proficient manner.

That's why we have strategically partnered with a number of preferred partners, many of whom are the UK's leading insurers, either across a range of sectors and products, Lloyds of London or a specialist field. These consist of Allianz, Arch, Aviva, AXA, Bishopsgate, Ecclesiastical, Geo, NIG, QBE, Travelers and Zurich. We have agreed bespoke covers and enhanced limits with the vast majority of these partners.

We also have a preferred electronic trading panel enabling us to provide competitive terms very quickly for less complex risks with added value products and services.

In addition to these we have a number of other preferred and specialist providers and actively trade with over 150 core markets. Combined with our many exclusive schemes and specialisms we can almost certainly meet your needs, however specialist they may be.

Our placement philosophy is integral to our service proposition and in addition to your local team, we have a team of Regional Broking Directors and a National Broking & Placement Team who are always on hand to help.

Our structured interaction with insurers means we can secure unique and differentiated products, prices and service so we can deliver the best outcomes for our Clients.

We really believe in the mantra that "the bitterness of poor quality remains long after the sweetness of low price is forgotten," and service remains at the heart of our offering. That's why we carry out two insurer surveys a year across all of our placement colleagues and if an insurer isn't delivering, we do something about it.

If you're interested in access to quality insurers with strong credit ratings, long term solvency, leading policy wordings, sustainable pricing and a great claims outcome, with a broker who has the relationships and stature in the markets, then let's talk.

ACCESS INSURANCE EXPERTISE THAT **PROTECTS YOUR BUSINESS INTERESTS OVERSEAS**

If your company has a global presence, the Towergate Insurance Brokers International team are at your disposal. We have the expertise you need to create a broad, and cost effective, multinational Insurance and Risk Management programme.

Tried and tested, our programmes not only meet the specific legal and regulatory requirements of the territories your business operates in, but also stay true to your cultural philosophy and corporate values.

As members of the largest independent international network, the Worldwide Broker Network with combined annual revenues exceeding \$5.46 billion, the Towergate Insurance Brokers International team gives you access to expert advice and quality of cover at competitive costs, sourced from a trusted panel of local brokers and the world's leading insurance companies.

The network's fully integrated structure allows stable and seamless account management within the guidelines set by a service code of conduct.

Cover can be arranged for either individual employees and directors, selected assets and infrastructure or whole satellite operations located overseas.

You also benefit from the day-to-day convenience of truly local customer service and expertise provided by our network of approved brokers 'in the field' in over 100 countries across six continents.

About The Worldwide Broker Network - Founded in 1989, the Worldwide Broker Network (WBN) has grown from nine firms in Western Europe to more than 100 firms serving clients through 500+ offices across six continents. A key player in the insurance industry's distribution network, WBN member firms earn over \$5.46 billion in Property, Casualty and Employee Benefits revenue annually. WBN's unique technology platform and deep, independent local knowledge in over 500 markets delivers value to WBN Members through unmatched insight, innovation and flexibility.

If you would like to know more, Call the Towergate International team on: **020 7105 3054**
or email: international@towergate.com



STRATEGIC THINKING, **EFFECTIVE DELIVERY**



WHY NOT TALK?

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

Call us on: **0330 123 5922**

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

www.towergate.com

