

Towergate Marketplace



Towergate - Helping You Win Business

Towergate is one of the UK's leading independent insurance brokers and risk management advisers and we work with our Group partners to deliver a one-stop marketplace for brokers looking for specialist products.

Our teams of specialists have built a solid reputation for understanding many business sectors and industries and navigating the everyday and emerging risks faced in today's increasingly complex world.

What makes us a unique business is the fact we have over 50 niche schemes and specialisms. From Agricultural to Transport and Logistics, it's clear we can support all your client's needs.

We aim to become a one-stop-shop for you finding the relevant information on a particular wholesale risk, working closely with our individuals or teams across the UK who specialise in these niche areas, to ensure we're providing your clients with the best possible outcomes, a fantastic service and first-class proposition.

Visit: **www.towergateinsurance.co.uk/brokers** to access our full list of products or email us on **wholesale.team@towergate.co.uk** to discuss your clients insurance requirements.

Contents

AGRICULTURE

Animal Feed	4
Commercial Growers and Glasshouses	6

CARE, MEDICAL AND EDUCATION

Care Homes	8
Charities	10
Children's Nurseries	12
Dentists	14
Domiciliary Care Agencies	16
Health & Beauty	18
Education - Schools	20
Education - Staff Absence	22
Locum	24
Medical Malpractice	26
Surgeries - GP	28
Vets	30

CLIENT SERVICES

Claims Support	32
----------------	----

HOSPITALITY, LEISURE & RETAIL

Breweries & Distilleries	34
Dry Cleaners & Laundrettes - High Street	36
Events	38
Hotel	40
Leisure	42
Museum & Heritage	44
Nightclub	46
Park Operators	48
Petrol Stations	50
Pub	52
Restaurant	54
Rowing Club	56
Sports & Social Clubs	58
Tour Operators Liability	60

PERSONAL LINES

Beach Hut	62
Caravans - Touring	64
Classic Motorcycle	66
Classic Car	68
Individual Income Protection	70

Multi-Vehicle - Classic & Modern Collections	72
Leisure Home Insurance	74
Marine - Pleasure Craft	76
Military Risks	78
Park Homes	80

PHOTOGRAPHIC, MEDIA & DRONES

Commercial Drones	82
Photographic & Media	84

PRIVATE CLIENTS

High Value Motor Collections	86
High Net Worth Household	88

RISK MANAGEMENT SERVICES

Facilities	90
Health & Safety	92
HR	94
Riskstop	96
Valuations	98

REAL ESTATE

Property Owners- Commercial	100
Property Owners- Non Standard	102
Property Owners - PMA	104
Property Owners - Residential	106

SPECIALIST FINANCIAL LINES

Cyber	108
Latent Defects	110
MLP	112
Professional Indemnity - Solicitors	114
Professional Indemnity - Other	116
Trade Credit - Bonds	118
Trade Credit	120
Travel Bonding & Financial Failure	122

TRANSPORT LOGISTICS & SPECIALIST MOTOR

Driving Tuition	124
Minibus	126
Removals	128
Self Drive Hire	130
Specialist Motor Trade	132
Trucks (incl Motor, breakdown, transit, liabilities)	134

AGRICULTURE



ANIMAL FEED

OUR FOOTPRINT AND APPETITE

Animal feed manufacturers and suppliers.

WHY CHOOSE TOWERGATE?

We have the experience to help minimise the effects of those unforeseen circumstances that could dramatically affect your client's day-to-day income and importantly, their reputation.

THE STANDARD COVER

- 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

OUR COVER AND SERVICE USPS

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

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism



CONTACT US

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COMMERCIAL GROWERS AND GARDEN CENTRES

OUR FOOTPRINT AND APPETITE

- Glasshouse
- Commercial Growers
- Nurseries
- Garden Centres

WHY CHOOSE US?

Towergate Allseasons are the appointed insurance broker to the Horticultural Trades Association who support UK Garden businesses. This includes, Garden retailers, as well as growers, manufacturers and landscapers.

This long-standing partnership with the Industry Association means that your clients and prospects will be assured of a recognised insurance partner.

This is supported by the expertise of the All Seasons Team who have, a combined 25 years of experience in underwriting Horticultural Risks.

In Addition, we have Account Executives that are available to visit clients across the country.

THE STANDARD COVER

- Damage to crops due to a rise or fall in temperature or other adverse change to a controlled environment
- Damage to combined heat and power (CHP) units
- Environmental liability cover (clean-up costs)
- Glass cover including weight of snow on glasshouses
- Loss of revenue including failure of utilities
- Cover for polytunnels (subject to survey)
- A Pre-inspection survey service
- Glasshouse valuations
- Access to an approved glasshouse repairer should you ever need one.



OUR COVER AND SERVICE USPS

The bespoke policy for Garden Centre's includes the following:

- 25% seasonal increase 6 weeks prior to and post any bank holiday, which effectively covers 75% of the year and the majority of the busiest garden centre periods.
- Up to £7,500 worth of target stock per location.
- Deterioration of stock cover of up to £5,000 as standard
- £50,000 loss of rent cover as standard over 24 months
- Liability cover that can accommodate from play areas to ice rinks.
- Full Environmental Impairment Cover limit of indemnity up to £1,000,000

With respect to the Growers policy the cover features and USP's are:

- Full cover on glasshouse structures including storm and weight of snow, which is not generally available in the market.
- Full BI gross revenue cover protecting the full value of the clients crops.

ADDITIONAL PRODUCTS

Towergate Assist Post Loss Recovery
Cyber & Data Cover
Management Liability Protection

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CARE, MEDICAL & EDUCATION

CARE HOMES

OUR FOOTPRINT AND APPETITE

- Elderly Homes
- Learning Disability Homes
- Mental Health Homes

WHY CHOOSE US?

With over 40 years' experience in the care industry, we are experts in arranging insurance cover for care homes. Formally known as Towergate Patrick, recognised specialists in the care sector, we have created a policy that considers the elements of the working environment and what cover is needed.

Designed to meet the needs of a variety of care homes, whether looking to insure a single home or a whole group, or whether specialising in adults with learning disability, physical disability, mental health or elderly with or without nursing, our policies can meet these needs.

THE STANDARD COVER

- £10m Public and Products Liability cover as standard (abuse limited to £5m)
- £1m professional indemnity, which can be increased
- £10m Employer's Liability cover as standard
- Business Interruption over 24 months (can be increased to 36 months)
- Loss of registration £100k with options to increase
- Care specific Legal Expenses with access to the Markel Law hub
- D & O with limits up to £1m
- Towergate Assist which is a loss assessor service for material damage claims exceeding £5,000



OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our care home policies come with additional support outside of the core policy:

- Markel Law Hub – an online legal information centre
- Towergate Assist – to support with complicated material damage claims over £5000
- PR Crisis Management – providing support and guidance when dealing with the media in the event of a serious issue or crisis (Markel policy only)

ADDITIONAL PRODUCTS

- Domiciliary Care
- Cyber Insurance
- Underinsurance
- Mini-bus

CONTACT US

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CHARITIES

OUR FOOTPRINT AND APPETITE

- Small and medium charities
- Hospices
- Not-for-profit organisations
- Community interest companies

WHY CHOOSE US?

Our charity and hospice policies provide cover to meet the bespoke needs of charitable organisations, as well as being backed by a team of specialists with over 100 years' combined experience.

These policies are ideally positioned to be able to cater for small local charities, right through to large hospice groups with complex requirements and national charities - meaning we will likely have an insurance solution that is right for your client.

THE STANDARD COVER

- £10m Employer's Liability cover as standard
- £5m Public and Products Liability cover as standard
- Abuse £5m
- Business Interruption £2m over 24 months
- £100k Charity Trustee Liability as standard
- Legal helpline
- In-house claims team with dedicated claims advisors
- No claims fees



OUR COVER AND SERVICE USPS

We have delegated authority and an in-house claims team with dedicated sector advisers which makes us easy to use. Our charity policy provides essential covers as well as no claim fees.

Our policies come with additional support as standard:

- Markel Law Hub – an online legal information centre
- Towergate Assist – to support with complicated material damage claims over £5000

ADDITIONAL PRODUCTS

- Hospice
- Cyber
- Underinsurance
- Mini-bus

CONTACT US

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CHILDREN'S NURSERIES

OUR FOOTPRINT AND APPETITE

- Private day nursery
- Kindergartens
- Sure starts
- Children's centres

WHY CHOOSE US?

With over 40 years' experience in the care industry, we are experts in arranging insurance cover for nurseries. Designed to meet the needs of a range of nurseries.

We are recognised specialists and we have created a policy that considers the elements of a working nursery environment and what cover is needed.

THE STANDARD COVER

- Buildings and Contents
- Business Interruption
- Public liability with option to increase to £10m (abuse limited to £5m)
- Employer's Liability with £10m as standard
- Business Interruption cover over 24 months

OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our nursery policies come with additional support outside of the core policy as standard:



Our policies come with additional support as standard:

- Markel Law Hub – an online legal information centre
- PR Crisis Management – providing support and guidance when dealing with the media in the event of a serious issue or crisis
- Towergate Assist – to support with complicated material damage claims over £5000

ADDITIONAL PRODUCTS

- Education Insurance
- Trips and Travel Insurance
- Fleet Insurance
- Cyber Insurance
- Mini-bus

CONTACT US

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DENTISTS

OUR FOOTPRINT AND APPETITE

- Dental Practices
- Dental Laboratories

WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with surgeries and practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our surgery products offer some of the widest cover available in the market.

THE STANDARD COVER

- Loss or damage to medical equipment
- Public liability cover for your GP surgery
- £10m employer's liability insurance
- Business Interruption of £4m over 24 months with the ability to increase to £10,000,000 at an additional cost if required
- Specialist cover for medical-specific contents such as vaccinations and equipment

OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Cover for damage and resultant damage in the event of an explosion caused by pressurised vessels. The cover will also extend to cover the Public and Employers Liability section so that if the cause of the explosion was found to be caused by negligence of the business, cover would be in place.



- Cover for precious metals
- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold products as standard. However we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

ADDITIONAL PRODUCTS

- Practice Benefits
- Dental Indemnity
- Cyber
- Underinsurance
- Terrorism

CONTACT US

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DOMICILIARY CARE AGENCIES

OUR FOOTPRINT AND APPETITE

- Domiciliary Care Agencies
- Day Centres and 'walk in centres'
- Support groups

WHY CHOOSE TOWERGATE?

With over 40 years of experience in the care industry, we are experts in arranging essential insurance cover for domiciliary care providers.

Our product offers cover for personal, nursing or night car, carer respite services, household and gardening duties or one of many other forms of care meaning that you can recommend a variety of care agencies to us with the knowledge we will be able to find a solution for most of their domiciliary care needs.

THE STANDARD COVER

- £10 million employers' liability
- £10 million public and products liability (£5 million abuse)
- £10 million malpractice liability
- £2 million professional indemnity (can be increased to £5 million)
- Office cover
- Legal expenses.



OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our domiciliary care policies come with additional support outside of the core policy, including:

- Market Law Hub – an online legal information centre
- PR Crisis Management included as standard.

ADDITIONAL PRODUCTS

- Care Home
- Cyber
- Terrorism

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HEALTH AND BEAUTY

OUR FOOTPRINT AND APPETITE

- Hair salons
- Nail salons
- Beauty salons
- Barbers
- Academies, Training schools

WHY CHOOSE US?

Towergate Health and Beauty is part of the Caring Professions business where people and products are constantly evolving with the industry. We have a vast knowledge of treatments, equipment, claims trends and risks within the sector and we liaise with insurers to maintain an up to date policy offering that is fit for purpose.

THE STANDARD COVER

- Up to £5 million public, product and treatment liability
- Cover for over 150 treatments as standard
- Dissatisfaction cover up to £50,000 to provide assistance where no injury has occurred, but a patient is unhappy
- Case study cover whilst training for new treatments
- Buildings and/or tenant's improvements on an all-risks basis
- £10 million employers' liability
- £600,000 business interruption over 24 months
- Stock, equipment and trade contents cover on an all-risks basis with a new for old settlement (anywhere in the UK including transit)



OUR COVER AND SERVICE USPS

Our dedicated team has a wealth of experience and expertise in both insurance placement and the health and beauty sector, and we already wholesale to many Towergate and non-Towergate brokers.

The team provide excellent customer service and are passionate about what they do and believe that providing education and materials that can support business owners in this industry is a fundamental method to reducing risk.

ADDITIONAL PRODUCTS

- Buildings
- Contents
- Professional Indemnity
- Cyber
- Underinsurance
- Personal Protection

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EDUCATION - SCHOOLS

OUR FOOTPRINT AND APPETITE

- Academies and multi academy trusts
- Community schools
- Primary and secondary Schools
- Independent schools
- Sixth Form colleges
- Language schools
- Summer schools
- Universities
- Faith schools
- Other education related organisations

WHY CHOOSE TOWERGATE?

We have specialised on the complex insurance requirements of the UK education sector for over 25 years and can provide a one-stop offering to all types of schools and education establishments.

Our team of insurance professionals are dedicated to working solely within the education sector.

THE STANDARD COVER

- Buildings and Contents
- Business Interruption
- Public liability with option to increase to £10m
- Employer's Liability with £10m as standard
- Business Interruption cover over 24 months



Cover can also be extended to include stress and maternity/adoption. Pre-existing conditions are covered as standard subject to disclosure.

OUR COVER AND SERVICE USPS

Due to our experience and expertise within the education sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

ADDITIONAL PRODUCTS

- Trips and Travel
- Fleet/Motor Insurance
- Cyber
- Property & Casualty
- Engineering
- Contract Works

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EDUCATION - STAFF ABSENCE

FOOTPRINT AND APPETITE

As insurance and risk management specialists in the Education sector, we offer cover for staff absence across the education sector, including schools, colleges, academies, nurseries and special schools.

WHY CHOOSE THE EDUCATION BROKER

The Education Broker provides market leading cover you can trust. With over 25 years' experience in the education sector, they offer one of the widest staff absence insurance covers on the market, providing your clients with the essential protection they need.

THE STANDARD COVER

As standard, our staff absence insurance policy will provide cover for absence as a result of accident and/or illness, as well as cover for phased returns, compassionate leave, bereavement leave, compassionate leave, jury service, Covid, phased returns, pregnancy related illness and suspension.

Cover can also be extended to include stress and maternity/adoption.

Pre-existing conditions are covered, as standard.

COVER/SERVICE USPS

Due to our experience and expertise within the education sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

Our policy includes access to our market leading Health and Wellbeing Hub which provides clients and their staff with access to an employee



assistance programme, counselling, occupational health support and physical health checks.

We provide a physiotherapy service to assist in the reduction of absence and to support staff returning to school sooner.

We work exclusively with the Mindfulness in Schools Project (MiSP) who are a leading charity providing mindfulness training for staff and pupils.

CONTACT US

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LOGICAL ADDITIONAL PRODUCTS

- Trips and Travel
- Fleet/Motor Insurance
- Cyber
- Property & Casualty
- Engineering
- Contract Works



LOCUM

OUR FOOTPRINT AND APPETITE

- GP surgeries
- Dental practices
- Veterinary surgeries

Cover is restricted for staff members over the age of 70.

WHY CHOOSE TOWERGATE?

We provide insurance to the medical sector, offering protection to meet the differing needs of the UK's surgeries and practices.

Our range of locum policies are able to cater for staff absence protection to a wide range of practices and surgeries including GP's, dentists, vets, osteopaths, chiropractors, pharmacists and opticians.

All of our locum policies provide insured staff with access to a market leading employee assistance programme, which includes access to face to face counselling and structured telephone counselling.

THE STANDARD COVER

Enhance:

- Cover for GP practices only
- No evidence of costs required for claims
- A policy that provides a top up to the NHS reimbursement scheme for GP's
- Provides cover for named staff working in the surgery up to £3,500 per week, per person

Embrace:

- Cover for GP practices only
- Provides cover for all partners and staff within the surgery, giving peace of mind that key staff will be covered, as well as specific GP's
- Cover up to £3,000 per week, per person
- Four-week deferment period



Response:

- A policy that provides a top up to the NHS reimbursement scheme for GP's
- Provides cover for all other staff working in the surgery for up to £3,000 per week, per person
- 4-week deferment period
- Choice of 2- or 4-week deferment period for GP's

Assured:

- Cover for named staff only
- Evidence of additional costs or locum required for GP surgeries and opticians
- No need to evidence costs for any other profession in order to make a valid claim
- Zero-26-week deferment periods available

OUR COVER AND SERVICE USPS

- Benefit levels up to £3,500 per week
- Deferment periods from 0-26 weeks
- Four different GP locum policies to ensure we are always able to meet the needs of your clients
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Towergate Health Assist offering a 24/7 EAP and counselling services
- A policy for GP surgeries that does not require evidence of supply costs.

ADDITIONAL PRODUCTS

- Surgery
- Medical Indemnity
- Cyber

CONTACT US

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MEDICAL MALPRACTICE

OUR FOOTPRINT AND APPETITE

As insurance and risk management specialists in the medical sector, we can arrange medical malpractice insurance across a range of professions including:

Primary Care, NHS Trusts, Federations, Primary Care Networks, Private Clinics, Secondary Care, Urgent Care, Fertility Clinics, Diagnostic services, Private Hospitals, Telemedicine, Aesthetics, Plastic Surgery, Prisons, Medicinal Cannabis, COVID-19 Testing, Healthcare Staffing Companies, Life Sciences, Neuroscience, Dental, Audiologists, Doctors, Surgeons and Practitioners, Expert Witness, Medical Repatriation Services, Paramedics & Event First Aid, Charity, Phlebotomy & In-house medical services for sports venues.

WHY CHOOSE TOWERGATE?

We have forged strong relationships with Key and Senior Underwriters working for top flight, A-rated insurers and specialists within the Lloyds of London market. These solid associations give us access to a wide range of policy wordings for the various professions within the medical sector.

Healthcare has many moving parts, and market appetites can vary. This means there is no explicit go-to guide, however, very few risks are uninsurable, so it is always worth having the conversation.

Triage – we can triage a risk you present to us, provide contextual ‘knock-out’ questions to determine if a submission is worthwhile.

THE STANDARD COVER

Medical Indemnity & Professional Indemnity, including:

- Negligence/Breach of professional duty
- Libel and slander
- Breach of copyright
- Breach of confidentiality and data protection laws
- Employee dishonesty
- Abuse
- Defence costs:
- Legal costs to investigate, defend and settle covered claims
- Loss of documents
- Public Liability
- Retroactive Cover



OUR COVER AND SERVICE USPS

Strong market relationships with more than 20 insurers

Expert advice with a combined experience of more than 20 years in medical indemnity insurance

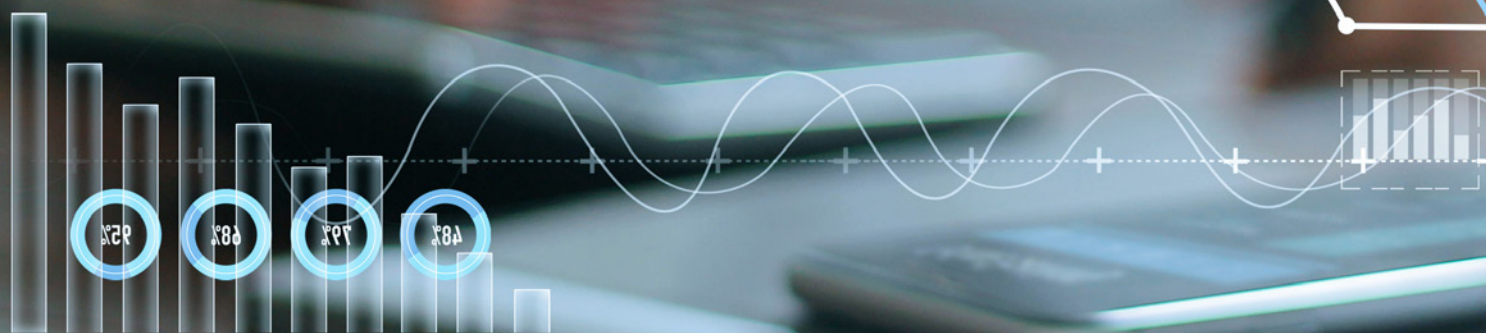
Ability on cases for underwriters to join calls and/or meet with your clients in person – case by case basis

ADDITIONAL PRODUCTS

- Representation Costs / Legal Expenses
- Products Liability
- D&O / Management Liability Insurance
- Excess Layers to meet client's contractual agreements
- E-Health Insurance
- Cyber Liability
- Clinic Insurance (Commercial Combined)
- Employers Liability
- Vicarious Liability
- Contingent Liability

CONTACT US

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SURGERIES - GP

OUR FOOTPRINT AND APPETITE

- GP Surgeries

WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with surgeries and practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our surgery products offer some of the widest cover available in the market

THE STANDARD COVER

- Loss or damage to medical equipment
- Accurate valuations of your GP practice or surgery
- Public liability cover for your GP surgery
- £10m employer's liability insurance
- Business Interruption of £4m over 24 months with the ability to increase to £10,000,000 at an additional cost if required
- Specialist cover for medical-specific contents such as vaccinations and equipment.



OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold products as standard. However we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

ADDITIONAL PRODUCTS

- Locum
- Medical Indemnity
- Cyber
- Underinsurance
- Terrorism

CONTACT US

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VETERINARY PRACTICES

OUR FOOTPRINT AND APPETITE

Veterinary Practices

WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with veterinary practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our veterinary practice product offers some of the widest cover available in the market.

THE STANDARD COVER

- Animals in transit and in custody
- Accidental damage to contents
- Refrigerated and non-refrigerated drugs
- Business Interruption - £4m over 24 months
- All insured contents covered when away from the surgery
- £10,000,000 Employers Liability
- £5,000,000 Public and Products Liability with the ability to increase to £10,000,000 at an additional cost if required
- In-house claims team



OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold product as standard. However, we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

ADDITIONAL PRODUCTS

- Practice Overheads
- Cyber
- Underinsurance
- Terrorism

CONTACT US

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CLIENT SERVICES



CLAIMS SUPPORT

OUR FOOTPRINT AND APPETITE

Thompson & Bryan are a leading firm of loss adjusters and manage all stages of insurance claims, working solely for your client's. They have an in-depth knowledge of insurance policies and make sure they get through to the right people.

Founded in 1867, Thompson & Bryan manage claims for businesses, homeowners and individuals, not on behalf of insurance companies. Where there are limited resources, Thompson & Bryan can step in to project manage a significant loss, attending meetings with the client, loss adjusters and professional team representing the insurer. Their skills are in the preparation, negotiation and settlement of the claim.

WHY CHOOSE US?

Thompson & Bryan take over the management of the claim and make sure all the necessary requirements are met with requests from insurers and their appointed loss adjusters, forensic investigators, and other professionals who descend upon the site to carry out their initial enquiries.

Thompson & Bryan are well versed in supporting clients from the offset with our experienced team of qualified claims professionals. We work closely and collaboratively with brokers and their clients to ensure important key decisions are made promptly with the necessary information provided and support at hand to enable insurers to arrive at a swift decision on policy liability.

COSTS

The majority of work is charged out based on a contingency percentage basis and we start to add value to the claims process on losses over £50k. To really add value in the process Thompson & Bryan need to be instructed as soon as the loss has occurred.



COVER

- 24/7 call out and immediate telephone support
- Visit to client's premises to discuss our involvement on a 'no obligation' basis to pitch and provide our claims service as a preferred supplier (or via Pre-Nomination)
- Support to Account Director/Executive and Claims team from day one with regular management updates
- Qualified and multi-disciplined Professional team of claims management personnel
- Immediate attendance and involvement during initial site investigations and liaison with loss adjusters, forensic scientists, and other involved parties
- Damage mitigation advice and expert guidance to ensure Business Continuity and Recovery
- Access to UK wide damage restoration/mitigation network
- Damage mitigation advice and expert guidance to ensure Business Continuity and Recovery
- Access to UK wide damage restoration/mitigation network

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HOSPITALITY, LEISURE & RETAIL

BREWERIES & DISTILLERIES

OUR FOOTPRINT AND APPETITE

Breweries and distilleries come in all shapes and sizes and we can cater for most risks including:

- Micro-breweries / Breweries
- Micro- distilleries / Distilleries
- Gin Distilleries
- Rum Distilleries
- Attached shops, visitor centres and taprooms.

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated markets including an exclusive DUA for micro-breweries/distilleries. We understand the risks that breweries and distilleries face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



OUR COVER AND SERVICE USPS

- Tap room Cover
- Tours and Events cover
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Stock of Malt, Hops and any other ingredients at Third Party Premises
- Pollution of Water Supply
- Loss of beer barrel contents
- Contamination of Yeast Cultures

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322
licensed.trade@towergate.co.uk



DRY CLEANERS & LAUNDRETTES - HIGH STREET

FOOTPRINT AND APPETITE

- High Street Dry Cleaners
- Attended Laundrettes
- Receiving Shops

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that laundrettes/dry cleaners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



COVER/SERVICE USPS

- Damage to Customers Goods In Trust
- Theft of Customers Goods in Trust
- Theft of/ Malicious Damage to unattended machinery

CONTACT US

01493 738 322
commercial.wholesale@towergate.co.uk

LOGICAL ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism



EVENTS

OUR FOOTPRINT AND APPETITE

Towergate places cover for your client's everyday events as well as the unique/one off occurrences. From a summer fete to a charity event on an aircraft carrier we've got it covered. The Towergate technical team can help you take care of cover for Exhibitions, Organisers and Trade shows. Our target trades are commercial businesses, clubs, sole proprietor, societies, charities and corporate parties. We can even help with Fireworks events as long as they are performed by a third party sub-contractor with their own, adequate insurance in place.

We are not able to place cover for private events such as weddings and birthday parties.

WHY CHOOSE TOWERGATE?

We can provide cover for your everyday events to the unique/one off speciality. Anything from a Summer fete to a charity event on an Aircraft carrier.

- Cover for Exhibitions/Organisers/ Trade shows
- Quick turn around
- Excellent relations with insurers
- Convenience for you
- Dedicated team with expertise in events

THE STANDARD COVER

- £2 million public liability cover
- Cancellation cover
- Employers liability
- Property/contents whether hired or owned
- One off single event
- Annual Events



EXTRA'S

- Can increase PL up to £10m
- We can include National Mourning cover as an additional extra
- Adverse weather – If you have an outdoor event and would like to cover cancellation costs. (eg Summer fete/garden party and torrential storm forced people not to attend)
- Terrorism

ADDITIONAL PRODUCTS

- Business Insurance cover Commercial combined including Contents, Liability, Business Interruption etc.
- Management Liability Policy
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover

CONTACT US

Henry Clinch
01732 228 765
henry.clinch@towergate.co.uk



HOTEL

OUR FOOTPRINT AND APPETITE

We can provide quotations for a wide range of hotels including but not limited to;

- Hotels
- Hotel Chains
- Country Hotels
- Boutique Hotels
- Conference Hotels
- Economy Hotels
- Bed & Breakfast
- Spa Hotels

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that hotel owners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



OUR COVER AND SERVICE USPS

- Outdoor catering events
- Entertainment
- Contents in the open such as gazebos and patio heaters
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322
licensed.trade@towergate.co.uk



LEISURE

OUR FOOTPRINT AND APPETITE

The Towergate Leisure team are able to cover a variety of risks including but not limited to:

- Bouncy Castles
- Children's Soft play
- Fairground Equipment
- Leisure Centres

WHY CHOOSE TOWERGATE?

As one of the largest sectors within the UK business market leisure can provide a diverse range of requirements including liabilities, vehicles and property all needing cover. At Towergate we are able to provide access to a panel of insurance providers who can cater to the needs of the leisure industry by offering a range of solutions.

THE STANDARD COVER

- Equipment on hire for private or public hire
- Public Liability
- Employers Liability
- Motor Vehicle Cover
- Goods In Transit



OUR COVER AND SERVICE USPS

We have been trading for over 20 years specialising in the leisure and entertainment sector and have a dedicated team of handlers ready to help you with your clients needs.

ADDITIONAL PRODUCTS

We are able to offer commercial motor cover for specialised and modified vehicles used for the trade or profession that may be difficult to place. These could include mobile stages, media vehicles and mobile leisure businesses.

CONTACT US

01493 738 322

commercial.wholesale@towergate.co.uk



MUSEUM & HERITAGE

FOOTPRINT AND APPETITE

Commercial & Amateur Heritage sector mainly Museums, Archaeologists, Heritage Trusts, Conservators, Archives, Heritage Tourist Attractions, Building Preservation Trusts, Amateur Societies, etc.

WHY CHOOSE TOWERGATE?

- 25+ years' sector experience
- Experts in their field who will advise on risks
- Support from several governing bodies within the sector, i.e., Chartered Institute for Archaeologists (CIFA), Council for British Archaeology (CBA), Institute of Conservators (ICON) and more.
- Bespoke Products developed for the sector.
- Well respected within the sector with a footprint covering in excess of a thousand clients

THE STANDARD COVER

- Professional Indemnity
- Management Liability including EPL
- Commercial Combined including the usual covers plus:
- Hired in Plant and Equipment
- Employee Fidelity
- Fine Art
- Equipment Breakdown

COVER/SERVICE USPS

- Bespoke Business Interruption
- Hired in plant and equipment cover
- Specialist Ecclesiastical wording
- Advice and sector knowledge



LOGICAL ADDITIONAL PRODUCTS

- Fleet & Vehicle
- Management Liability
- Cyber
- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Terrorism

CONTACT US

Tariq Mian
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tariq.mian@towergate.co.uk



NIGHTCLUBS

FOOTPRINT AND APPETITE

We can provide quotations for many types of nightclubs, live music venues and adult venues including;

- Late night venues and bars
- Nightclubs
- Dance clubs
- Adult venues
- Club Chains
- Live Music Venue

WHY CHOOSE TOWERGATE?

Towergate Insurance has access to a number of A-rated insurance products. We understand the risks that restaurant owners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



COVER/SERVICE USPS

- Entertainment and events
- Contents in the open such as gazebos and patio heaters
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension
- Own Door Staff

LOGICAL ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322

licensed.trade@towergate.co.uk



PARK OPERATORS

OUR FOOTPRINT AND APPETITE

As experts in Site Operator Insurance, we can provide specialist cover for the whole site, including leisure and sports facilities. We aim to help you provide the simplest solution for your clients, encompassing multiple site operations in one policy.

We can insure, but not limited to:

- Small boutique sites
- Independent sites
- Attraction and venue, accommodation sites
- National park chains, with multiple sites

Key requirements my client must have to be eligible for insurance?
Including but not limited to-

- Site Licensing, your client must have full planning permission for the site and been issued a license to operate by the local council

Hospitality Experience, new parks must be managed and operated by someone with at least one year's experience managing a holiday site, or significant transferable skills including hospitality, and operational management

WHY CHOOSE TOWERGATE?

We have been providing insurance for holiday parks and residential park home sites for over 20 years.

As every park is different, we offer a tailored solution to provide cover for your client's site. Our expert team have in depth knowledge of the intricacies of Site Operator Insurance. And because each park is unique, they're here to help guide you through the process.

Once we've received your proposal, our team of underwriters will assess your client's park requirements and make any further recommendations to help to ensure they are getting the right cover for them.

THE STANDARD COVER

Cover that's built around your customers - We offer cover for a range of facilities and additional activities within your client's holiday or residential park, so you can tailor the policy whatever the size and scale of the site.

If your client has additional activities on-site, we can provide cover on the policy for many of them, including: (but not limited to)

Club house, restaurants and bars, swimming pool and sports facilities, fishing lake, and children's play areas, just let us know what's required



when you build the proposition. In addition, if your client has glamping facilities we can provide suitable cover for them too, just add it to the proposition.

Here are some of the key covers we offer-

- Material Damage
- Public Liability
- Business Interruption, includes cover for business loss due a local attraction being closed Employer Liability
- Third party towing, an excess applies for the first £450 of any claim where there is loss or damage to third party property

As with most insurance, there are some things we cannot insure against, so here are a few of the key exclusions. Full details of what is and isn't covered can be found in the policy wording.

- Loss or damage caused by or resulting from normal wear, tear or gradual deterioration, or by infestation of insects including moths, and vermin
- Theft or attempted theft that does not involve violent or forcible entry or exit
- Liability where insurance provided by another policy or a compulsory insurance is applicable

OUR COVER AND SERVICE USPS

- The product is exclusively available through us and not direct through the insurer.
- We offer a Day-One Reinstatement basis of cover for buildings and contents.
- Renewal terms offered a minimum of 14 days pre-renewal.

ADDITIONAL PRODUCTS

Cyber, MLP, Excess Layer of £5m x £5m, RCAL, Towergate Assist

CONTACT US

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commercialtradingchelt@towergate.co.uk

Jack Lazenby
jack.lazenby@towergate.co.uk
01242 538 458



PETROL STATIONS

FOOTPRINT AND APPETITE

Specialist policies tailored to your client needs. We can arrange cover for many types of petrol stations including:

- 24 Hour petrol stations
- Independent Petrol Stations
- Petrol Station Chains
- Associated premises including shops and Restaurants.

WHY CHOOSE TOWERGATE?

Towergate Insurance understand the risks involved in this sector including fuel storage and 24-hour opening times. We will work closely with you to provide a policy suitable for your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents (including pumps and underground tanks)
- Stock
- Wine, spirits and tobacco
- Business Interruption
- Tenant's improvements
- Glass cover
- Money
- Products Liability
- Public Liability
- Employers' Liability



COVER/SERVICE USPS

- Pumps and underground tanks
- Stock of Fuel
- Legal Expenses
- Pollution and spillage
- Forecourt Liability
- Car washes
- Cross contamination of fuel

LOGICAL ADDITIONAL PRODUCTS

- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322

commercial.wholesale@towergate.co.uk



PUBS

OUR FOOTPRINT AND APPETITE

Pubs come in all different shapes and sizes and we can provide quotations on a wide range of different risks including;

- Pubs and public houses
- Gastro pubs
- Wet and dry pubs
- Wine bars
- Pub Chains
- Pubs and bars with late licences/entertainment Country Pubs
- Micropubs
- Themed Pubs

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that pub owners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



OUR COVER AND SERVICE USPS

- Entertainment and events
- Contents in the open such as gazebos and patio heaters
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322
licensed.trade@towergate.co.uk



RESTAURANTS

OUR FOOTPRINT AND APPETITE

We can provide quotations for a wide range of restaurants including:

- Restaurants
- Cafes
- Fine Dining Establishments
- Casual Dining
- Family Restaurants
- Fast Food
- Pop-up Restaurants
- Restaurant Chains
- Franchise Restaurants

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that restaurant owners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



OUR COVER AND SERVICE USPS

- Outdoor catering events
- Entertainment
- Contents in the open such as gazebos and patio heaters
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322

licensed.trade@towergate.co.uk



ROWING CLUBS

OUR FOOTPRINT AND APPETITE

Target trades are a wide variety of clubs including

- Rowing Clubs, Schools, Colleges and Universities
- Dragon Boat
- Kayaking
- Canoeing
- Paddle Boards
- Punting
- Ocean Rowing
- Skiff

WHY CHOOSE TOWERGATE?

Towergate's Rowing Club scheme has over 35 years' experience and expertise in providing the insurance requirements for a wide range of clubs of self-propelled vessels. The team will take the time to understand your client's requirements and provide a suitable solution on their Delegated Underwriting Authority scheme.

THE STANDARD COVER

- "All Risks" basis for damage, fire, theft, transit etc. on and off the water.
- £5million public liability cover.
- "Agreed Value" cover.
- Temporary cover whilst in Europe provided as standard.
- Coastal and Inland Waterways of the UK.
- Safety & Coaching launches covered as part of boat fleet.
- Temporary craft and equipment can be added for up to 15 consecutive days at a time at no additional cost.



ADDITIONAL PRODUCTS

- Club/Boathouse cover including Contents, Liability, Business Interruption etc.
- Management Liability Policy
- Rebuild cost assessment solutions
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

Chris Moon
01732 228 711 / 07484 507 238
chris.moon@towergate.co.uk



SPORTS & SOCIAL CLUBS

FOOTPRINT AND APPETITE

Sports Clubs

- Outdoor and Indoor Bowls Clubs
- Cricket Clubs
- Amateur Football Clubs
- Rugby Clubs
- Hockey clubs
- Racquet Sports Clubs
- Martial Arts, Boxing & Wrestling Clubs
- Gyms, Health and Fitness Clubs

Social Clubs

- Working Mens Clubs
- Royal British Legions
- Village Halls
- Community Centres
- Political Clubs

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that Sports & Social club owners face and will offer a broad range of cover tailored to your client's needs.

THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability



COVER/SERVICE USPS

- Entertainment and events
- Playing Surfaces
- Fixed Floodlights
- Worldwide Cover for Sports Equipment
- Seasonal Stock Increase
- Third Party Damage caused by impact of sports balls
- Cloakroom Liability
- Cups & Trophies

ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

CONTACT US

01493 738 322

licensed.trade@towergate.co.uk



TOUR OPERATORS LIABILITY

OUR FOOTPRINT AND APPETITE

With over 50 years' experience in the Travel Industry, we are experts in all areas of Travel related Insurance products. These include Travel Bonding, Tour Operators Liability, Crisis Management Insurance and large corporate Travel Insurance schemes. We are recognised internationally as one of the leading brokers in respect of the Package Travel Directive and regularly sit on ABTA and Government steering groups in respect of ATOL and consumer protection.

Our clients range from well known large household names to small independent Travel agents. We also act as Business Partners to associations such as ABTA, ABTOI, IAGTO and the CTA.

WHY CHOOSE TOWERGATE?

We have a dedicated team who specialise in the Travel Industry sector. Our reputation and Knowledge of the Package Travel Directive regularly see us attend and speak at local and national Travel trade events. We also sit on various Governmental steering groups and think tanks in respect of Travel and consumer related policies around financial protection.

THE STANDARD COVER

Tour Operators Liability Insurance covers your legal obligations as set out in the 2018 Package Travel Directive. The policy responds to claims brought against a Travel business or any entity providing Travel Packages due to poor performance, any acts, errors and omissions of any supplier used. This includes but is not limited to accommodation providers, transportation, excursion providers, luggage handlers etc,etc

The policy Includes Public & Products Liability, Professional Indemnity and Emergency Assistance Cover. The policy can be extended to include Employers Liability.



OUR COVER AND SERVICE USPS

Choosing to work with the right broker is imperative. It's essential that any broker is fully aware of the 2018 Package Travel Directive and also has a full understanding of how the internal workings and memberships of approved bodies such as ABTA, CAA and ABTOT work.

ADDITIONAL PRODUCTS

Tour Operators Liability and Financial Failure Insurance are bespoke / tailor-made products to ensure all the rules, regulations and obligations as set out in the 2018 Package Travel directive are complied with.

CONTACT US

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Steve Browne - steve.browne@towergate.co.uk

Sam Sciortino - sam.sciortino@towergate.co.uk

01932 334 140

tcs@towergate.co.uk

PERSONAL LINES



BEACH HUTS

FOOTPRINT AND APPETITE

- Beach Huts
- Timber Beach Chalets

WHY CHOOSE TOWERGATE?

- Specialist team dedicated solely to brokers
- Experts in Beach Hut & Timber chalet risks and insurance

THE STANDARD COVER

- Cover both structure and contents
- Cover provided against tidal surges, inundation, theft, flooding and storms.
- Flexible contents cover – from deck chairs to wake boards.
- £5million public liability cover.
- New for old cover provided to 'rebuild as new'; 'debris removal' and 'demolition' costs cover also available to add.
- Accidental damage cover to the structure, fixtures, fittings and contents
- Cover for loss of rent and license fees (up to 10% of building sum insured)



COVER/SERVICE USPS

- £0 excess for customers who are Beach hut association members (standard excess £50)
- Cover available for renting out Beach Hut
- We can cover Beach Huts moved into storage during the winter season.

LOGICAL ADDITIONAL PRODUCTS

There are no 'additional products' available on this policy

CONTACT US

Gary Turner
01242 894 150
caravanforbrokers@towergate.co.uk



CARAVANS - TOURING

OUR FOOTPRINT AND APPETITE

Touring caravans, trailers, and fifth wheelers.

Cover for caravans that are towed all year round and permanently sited within the UK and Europe.

WHY CHOOSE TOWERGATE?

As experts in Touring Caravan Insurance, we provide specialist cover for many different types of touring caravan. Our highly trained advisors, part of our dedicated Broker support team, will be able to guide you through a quote. You can call, email or use our broker portal for a quote. The team are here to support with all your client's needs.

THE STANDARD COVER

- Loss or damage to your caravan or caravans caused by:
 - Fire, explosion, lightning and earthquake
 - Storm and flood
 - Malicious acts and/or vandalism
 - Theft or attempted theft
 - Accidental damage whilst towing
- Emergency removal
- £5 million Public Liability
- Loss of use due to an insured event up to £2,000 for 14 days
- 'New for old' cover for caravans up to 10 years of age and market value up to 30 years of age. Our 'new for old' cover applies for the lifetime of the policy as long as the policy is continually renewed. (Subject to no changes to insurer criteria)
- No claims bonus applied up to 6+ years.
- The option to protect the clients NCB (Only clients with 3 or more years would be eligible for this.)



- A standard policy excess of £100.
- 2 levels of accidental damage cover. (Standard cover for accidental damage while the caravan is being towed, extended cover, cover for towing and also while the caravan is not being towed)
- £1000 of market value contents cover as standard on the policy with the option to increase if desired.
- The option of adding on 365 days of European cover. (subject to insurer criteria)
- Standard cover for the client and their family to tow with the option of extending this for friends and others
- Additional products available including legal protection, key protection and excess protection.

OUR COVER AND SERVICE USPS

- 365 European cover
- Protection if you leave your awning up
- Dedicated specialist broker team with underwriting authority

ADDITIONAL PRODUCTS

Car, Pet, Cycle

CONTACT US

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caravanforbrokers@towergate.co.uk

Gary Turner
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To obtain an online quotation visit the broker portal at;
<https://retailb2b.towergatequotes.co.uk/AWE/>



CLASSIC MOTORCYCLE

OUR FOOTPRINT AND APPETITE

Our comprehensive classic motorcycle insurance policy provides cover for up to 5 motorcycles. The policy includes shows & events cover as standard plus European motoring for 35 days too. You can also tailor the policy to suit your individual needs with our FJ+ range of optional extras which include Agreed Value, Breakdown Cover and Legal Protection, plus many more.

WHY CHOOSE US?

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers, currently insuring over £500 million worth of vehicles. What's more, at Footman James we take the responsibility of protecting classic vehicles seriously. From running our very own classic vehicle meets, Coffee & Chrome, to offering specialist rates to a whole range of classic motorcycle clubs.

THE STANDARD COVER

- Shows and events cover
- The option to retain salvage in the event of total loss
- Spare parts cover up to £100
- European cover for trips of up to 35 days
- Helmets and leathers cover up to £750
- Cover is provided for the policyholder to ride other classic motorcycles that are over 20 years of age on a Third Party Only basis. This cover only applies in the UK.

OUR COVER AND SERVICE USPS

- High retention levels of over 70%
- 4.8/5 star rating on Feefo
- Friendly, UK based call centre
- Specialist rates for classic vehicle club members



LOGICAL ADDITIONAL PRODUCTS

Optional extras include;

- Agreed Value
- Breakdown cover
- Nil Deduction Salvage Retention
- Enhanced spare parts cover
- Track day cover
- European motoring cover
- Ride to work
- Lost keys
- Excess protect
- Wedding hires

CONTACT US

0330 162 3492

sales@footmanjames.co.uk



CLASSIC CAR

OUR FOOTPRINT AND APPETITE

Our comprehensive classic car insurance policy provides cover for single vehicles under £150,000. The policy includes shows & events cover as standard plus European motoring for 35 days too. You can also tailor the policy to suit your individual needs with our FJ+ range of optional extras which include Agreed Value, Breakdown Cover and Legal Protection, plus many more.

WHY CHOOSE US?

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers, currently insuring over £500 million worth of vehicles. What's more, at Footman James we take the responsibility of protecting classic vehicles seriously. From running our very own classic vehicle meets, Coffee & Chrome, to offering specialist rates to a whole range of classic car clubs. We also support the upcoming generation of classic owners by providing classic car insurance for young drivers and those under 25 for certain makes and models (exclusions apply).

THE STANDARD COVER

- Shows and events cover
- The option to retain salvage in the event of total loss
- Spare parts cover up to £250
- European cover for trips of up to 35 days
- Audio/visual/phone cover up to £750

OUR COVER AND SERVICE USPS

- Incredibly high retention levels of over 80%
- 4.8/5 star rating on Feefo
- Friendly, UK based call centre
- Specialist rates for classic vehicle club members



LOGICAL ADDITIONAL PRODUCTS

Optional extras include;

- Agreed Value
- Breakdown cover
- Nil Deduction Salvage Retention
- Enhanced spare parts cover
- Track day cover
- European motoring cover
- Drive to work
- Driving other classics
- Lost keys
- Excess protect
- Wedding hires

CONTACT US

0330 162 3492

sales@footmanjames.co.uk



INDIVIDUAL INCOME PROTECTION

OUR FOOTPRINT AND APPETITE

Individual Income Protection or ASU (Accident, Sickness & Unemployment) cover is available to brokers via Berkeley Alexander's SafeGuard Protect product.

This is a modular policy offering a lump sum Personal Accident benefit following an accidental bodily injury as well as a monthly benefit should the client be unable to work as a result of an accident or sickness, plus Job Loss cover (unemployment insurance).

WHY CHOOSE US?

Berkeley Alexander have 30+ years' experience in the ASU market and a close working relationship with the specialist underwriters at our carrier, Canopus. We have a reputation for innovation, quality, service and building long term relationships.

THE STANDARD COVER

Three standalone separate modules, each of which can be bought in isolation or as a combination of cover:

- Personal Accident - pays a lump sum in the event of accidental bodily injury. Has a wide range of benefits including (but not limited to) a lump sum for accidental death, for quadriplegia, paraplegia, loss of use of limbs, loss of sight or hearing, 3rd degree burns and bone fractures
- Mortgage/Rent Protection - covering job loss (unemployment) and/or Accident & Sickness and providing up to 12 months benefit with a 30-day excess
- Income Protection – covering job loss (unemployment) and/or Accident & Sickness and providing up to 12 months benefit with a 30-day excess

Income and Mortgage Rent protection is up to £2,000 per month or 65% of gross monthly income (whichever is less), covering the client's mortgage or rent payments and income. Payable for up to 12 months with a 30 day excess, cover can protect against a loss of income following an accident or sickness or following job loss (unemployment).



OUR COVER AND SERVICE USPS

Online quote & buy with the ability to quote all three covers in one simple quote process and purchase cover in a single combined application. To obtain access to the webquote system please contact Berkely Alexaner on the email below.

Premiums are paid via interest free direct debit with commissions paid monthly.

Berkeley Alexander can consider product enhancements for affinities or client groups. If you have a proposal, then contact the Berkely Alexander team on the contact details provided.

CONTACT US

01273 477 784

bdms@baonline.co.uk

www.baonline.co.uk/pipeline



MULTI-VEHICLE - CLASSIC & MODERN COLLECTIONS

OUR FOOTPRINT AND APPETITE

With a Footman James multi-vehicle policy a whole fleet of vehicles (with a combined value of under £150,000) can be insured on the same policy where the majority of vehicles are classic. These can include classic and modern vehicles, cars and motorcycles, kit cars, performance vehicles and almost anything in between.

WHY CHOOSE US?

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers, currently insuring over £500 million worth of vehicles. What's more, at Footman James we take the responsibility of protecting classic vehicles seriously. From running our very own classic vehicle meets, Coffee & Chrome, to offering specialist rates to a whole range of classic motorcycle clubs.

THE STANDARD COVER

- The same cover as our classic car and motorcycle policies
- Vehicles can be added to the policy as they become due for renewal

OUR COVER AND SERVICE USPS

- Incredibly high retention levels of over 85%
- 4.8/5 star rating on Feefo
- Friendly, UK based call centre
- Specialist rates for classic vehicle club members



LOGICAL ADDITIONAL PRODUCTS

Optional extras include;

- Agreed Value
- Breakdown cover
- Nil Deduction Salvage Retention
- Enhanced spare parts cover
- Track day cover
- European motoring cover
- Driving other classics
- Lost keys
- Excess protect
- Wedding hires

CONTACT US

0330 162 3492

sales@footmanjames.co.uk



LEISURE HOME INSURANCE

OUR FOOTPRINT AND APPETITE

We can insure, single and double unit static caravans and leisure homes, luxury holiday lodges, contemporary timber lodges and chalets.

WHY CHOOSE TOWERGATE?

As experts in Static Caravan Insurance, we provide specialist cover for all types of static caravan. Our highly trained advisors, part of our dedicated Broker support team, will be able to guide you through a quote. You can call, email or use our broker portal for a quote. The team are here to support with all your clients needs.

THE STANDARD COVER

Our Leisure Home Insurance is designed to give customers peace of mind, in the event the worst should happen.

Key covers we offer:

- Storm, Flood, Fire, Theft and Malicious Damage, excludes Storm Damage to hedges, gates and fences
- Accidental Damage, excludes contents outside of the structure

- Escape of water or oil from any fixed heating or domestic water installation, boiler, washing machine dishwasher or freezer. (see policy wording for exclusions)
- Spoilage of Frozen Food up to £250, caused by any malfunction or rise or fall in temperature in the freezer
- Garden Cover, including items within the pitch boundary, up to £750 for re- landscaping but no more than £250 for any tree shrub or plant
- Public Liability up to £5m
- Frost Damage to Plumbing installations and interior boiler, fixed domestic water or heating installations.

Additional cover options include:

- Homecare Emergency 24hr helpline and assistance, including emergency repair services for: internal plumbing and drainage; external windows, doors and locks; damage caused due to lost, stolen or broken keys; heating repairs of the main heating source; damage to roof caused by adverse weather conditions or fallen trees.
- Legal Protection expenses and assistance, for disputes and misrepresentation relating to use and enjoyment of the home, the site and facilities. Plus, other legal protection against Personal Injury, Consumer Disputes and other legal disputes.



- Key Protection for the policyholder and immediate family members, including named drivers for motor keys.
- Excess Protection Gold cover includes excess cover for the leisure home policy up to £250 a year, plus motor, travel and pet insurance policies. Excludes claim amounts less than the excess value.
- Hiring Out - Option to extend cover to include accidental loss or damage, malicious damage or theft, whilst lent or hired out, which is not covered under the standard
- Standard excess of £75 with the option to increase amount to £100 or £250. The excess amount set

OUR COVER AND SERVICE USPS

Dedicated specialist broker team with underwriting authority

ADDITIONAL PRODUCTS

- Car Insurance
- Pet Insurance
- Travel insurance
- Mid Net Worth Insurance

CONTACT US

01242 894 150
caravanforbrokers@towergate.co.uk

Gary Turner
01242 894 150
gary.turner@towergate.co.uk

To obtain an online quotation visit the broker portal at;
<https://retailb2b.towergatequotes.co.uk/AWE/>



MARINE - PLEASURE CRAFT

OUR FOOTPRINT AND APPETITE

Our marine insurance products provide cover for a wide range of craft types, both comprehensive and third-party options with a variety of add-on's including legal cover and marina benefits cover to suit your client's needs. Cover is for personal use only.

Our product suit consists of the following:

Power – (Motorcruisers, RIB's, Speedboats)
Sail – (Yachts & Catamarans)
Cruise – (Narrowboats & Canal cruisers)
Active – (Dinghies, Canoes, Kayaks, Paddleboards)

Please note that we are unable to cover jet skis.

WHY CHOOSE TOWERGATE?

Here at Towergate we have been in the marine market for over 20 years, we are a member of The British Marine Association and have excellent relationships within the market place including multiple long standing relationships with key marina groups. We are supported by Navigators & General.

THE STANDARD COVER

- High retention levels of over 80%
- 4.8/5 star rating on Feefo
- Friendly, UK based call centre.



LOGICAL ADDITIONAL PRODUCTS

Optional add-on covers include:

- Legal cover
- Marina benefits
- Water-skiers liability cover
- Towing of toys liability cover
- River canal rescue cover (Cruise Policy)

CONTACT US

01242 894 158

marinecs@towergate.co.uk



MILITARY RISKS

OUR FOOTPRINT AND APPETITE

As insurance Specialist in the Military Sector, we can insure a full unit including Liabilities, Military Charities and also the individual working in the Navy RAF and Army including military properties and their contents.

WHY CHOOSE TOWERGATE?

- We have specialised in insurance requirements of Military for over 50 years.
- We are signed up to support the Armed Forces Covenant.
- We are members of SIAP.
- We have been giving back to Military sport for over 40 years.
- Our team of insurance professionals are dedicated to working solely within the Military sector.

THE STANDARD COVER

As standard, our personal insurance covers military issued and temporary issued kit. Worldwide on and off duty. Our unit insurance covers the Units for Liabilities, Silver and non-public money.

COVER/SERVICE USPS

Due to our experience and expertise within the Military sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

Members of our team have first-hand experience of being in the Military



ADDITIONAL PRODUCTS

- Trips and Travel
- Winter Sports
- Gurkha and Commonwealth Medical insurance
- Charity Trustee
- Equestrian
- Marine Insurance
- Terrorism

CONTACT US

Pam Howson
07711 442 895
pamela.howson@towergate.co.uk



PARK HOMES

OUR FOOTPRINT AND APPETITE

Double and single unit park homes located on residential sites

WHY CHOOSE TOWERGATE?

We have been providing insurance for park homes for over 20 years. We've spent many years understanding the unique nature of park home living. Our policies are designed to make sure our customers are looked after in this bespoke lifestyle.

THE STANDARD COVER

Blanket cover levels on our park home policies, insuring up to £500,000 for the reinstatement of the park home structure and up to £75,000 for the replacement of contents.

Fire, Storm, Theft, Accidental Damage and Escape of Water cover automatically included.

Cover against frost damage to plumbing.

Protection for outdoor spaces. Cover protects from theft and accidental damage including £350 contents in the open and £750 for re-landscaping and up to £250 for any single tree, shrub or plant.

New for Old home replacement for life

Standard excess of £75 with the option to increase amount to £100 or £250. The excess amount selected will be reflected in the premium.

Additional options available

- Park Home Emergency Assistance
- Park Home Legal Expenses cover
- Extended accidental damage cover
- Key protection



OUR COVER AND SERVICE USPS

Dedicated specialist broker team with underwriting authority

ADDITIONAL PRODUCTS

Car insurance, Over 60 and 70s car insurance, Over 65s travel insurance, Pet

CONTACT US

01242 894 150
caravanforbrokers@towergate.co.uk

Gary Turner
01242 536 679
gary.turner@towergate.co.uk

To obtain an online quotation visit the broker portal at;
<https://retailb2b.towergatequotes.co.uk/AWE/>

PHOTOGRAPHIC, MEDIA & DRONES

COMMERCIAL DRONES

OUR FOOTPRINT AND APPETITE

Towergate specialise in commercial business use policies for authorised and approved drone operators, we are unable to provide cover for recreational use. A wide range of business activities can be considered such as estate agents, construction, engineering, agriculture, search and rescue, and inspection firms.

Operators will require the requisite permission to fly to support our policy offering.

WHY CHOOSE TOWERGATE?

Towergate Commercial Drone Cover is a specialist aviation policy and claims service designed to deliver effective financial protection for your commercial clients where operation of commercial drones is becoming integral to their business. The main requirement for commercial

operators is for their liability insurance to meet Civil Aviation Authority and EU regulation EC 785/2004 which our offering provides.

THE STANDARD COVER

Our strategy is to offer a Specialist product with wide coverage options- we can cover drones up to a value of £250,000 and public liability limits up to £50m in most territories.

- Operators Liability cover included
- EC 785/2004-compliant – leading aviation insurer with a policy offering that meets the insurance requirements of the Civil Aviation Authority (CAA)
- Loss, theft, damage cover to drones
- World-wide cover available
- Multiple drone cover available
- Cover for Drones/payloads/hull/spares/Public Liability



OUR COVER AND SERVICE USPS

We work with specialist leading aviation insurers to provide a bespoke drone policy tailored to meet your client's needs. Access to specialist aviation claims handlers.

The following optional extensions are also available under our offering - Malicious Acts, Hi-jack and Strikes, Alternative Hire Costs, Liability to Drone Operators, Chemical Legal Liability, Cargo Legal Liability, Cyber Extension - Loss of Digital Assets.

ADDITIONAL PRODUCTS

We initially partnered with an insurer to launch specialist drone cover for media and photography clients if you have a client in this sector, please contact us on 01489 770340 to discuss further policies and covers available.

Towergate insurance have a wide range of policies available designed for businesses, properties and passions which can also be offered.

CONTACT US

Adam King
James Dunning
01489 770 340
dronecover@towergate.co.uk

PHOTOGRAPHIC & MEDIA

OUR FOOTPRINT AND APPETITE

Leading providers of insurance products for Professional Photographers and Videographers and those in the multimedia industry.

WHY CHOOSE TOWERGATE CAMERASURE?

Our name is no accident. For more than 20 years Towergate Camerasure has provided reassuring financial protection, and specific insurance solutions, for Professional Photographers and Videographers. We also take care of multimedia companies. Our Delegated Authority Scheme builds strong relationships and helps you do more for your clients and for you too. Drone policies are insured by a leading aviation insurers.

THE STANDARD COVER

- Available covers: Equipment/Employers Liability/Public Liability/Professional Indemnity/Business Interruption/Cyber/DeO/Business Travel/PA/Drones
- Cover provided Premises, UK, EU and World-wide

OUR COVER AND SERVICE USPS

- Claims delegated authority – dealing with property claims up to £20,000
- Longstanding, experience and dedicated in-house team looking after New Business/Adjustments/Renewals
- Policies can be built around individual requirements.



ADDITIONAL PRODUCTS

Specialist drone offering for media clients that use a drone for commercial purposes

CONTACT US

Adam King
James Dunning
01489 770 340
camerasure@towergate.co.uk

PRIVATE CLIENTS



HIGH VALUE MOTOR COLLECTIONS

OUR FOOTPRINT AND APPETITE

For mid to ultra-high net worth classic and prestigious single vehicles or vehicle collections worth over £150,000. We can arrange cover for an entire private collection of vehicles: classic, modern, super and hypercars, commercial vehicles and more – whether they are on the road or laid up. There is also no maximum limit to the number of vehicles or vehicle value.

WHY CHOOSE US?

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers. We currently insure over £1.5bn worth of Private Client's vehicles and collections. We have an association with many key partners, recognisable brands, and prestige events such as The Royal Automobile Club, Historic Motoring Awards, Octane and The Road Rat.

THE STANDARD COVER

- Minimum value required of £150,000 (single vehicle or collection)
- Insurance provided by Chubb Insurance
- Protected no claims bonus can be included at no additional cost (maximum no claims bonus required)
- Super car, hyper car cover can be considered (they need to be part of a collection, low mileage and named drivers only)
- Agreed Value - an independent valuation may be required

Driving other cars cover available and we can provide cover for newly acquired vehicles for up to 5 days before being informed and for driving other classics for collections £500,000 or above.



OUR COVER AND SERVICE USPS

- Incredibly high retention levels of over 90%
- 4.9/5 star rating on Feefo, 90% Trust score and NPS score of 71
- Dedicated account handlers
- Our Private Clients team is incredibly experienced, with an average service length of over 13 years at Footman James

WE CAN ALSO ASSIST WITH:

- Breakdown Cover provided by the RAC

CONTACT US

Samantha Smith
samantha.smith@footmanjames.co.uk
07507 560 222



HIGH NET WORTH HOUSEHOLD

OUR FOOTPRINT AND APPETITE

High Net worth and Mid Net worth home insurance where you client currently pays over £2,000 for their insurance. We offer cover for those who require a bespoke solution that can't be found online. We love risks that involve high levels of contents, valuables and clients that are looking for peace of mind. We can also accommodate properties undergoing renovation and high value motor (lead vehicle valued over £75,000) as part of a portfolio.

What can't we cover:

- Premiums under £2,000
- Thatched properties
- Properties that have previously flooded
- Clients who have had more than 3 claims or losses in the last 5 years
- Clients with previous bankruptcy / CCJ's / IVA's
- Premiership footballers and Social Media Influencers

WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that High Net worth clients face and will offer products tailored to suit your clients' requirements.

THE STANDARD COVER

Our policies are anything but standard! Cover varies according to your clients' specific needs however here are some highlights:

- Options for both sum insured and unlimited buildings and contents cover
- All risks, warranty free, worldwide cover
- Home emergency cover
- Legal expenses Cover
- Less onerous security requirements
- 3 years Alternative Accommodation cover in the event of a claim
- New for Old cover .



OUR COVER AND SERVICE USPS

We have broad market access through our HNW Towergate Premier Home Product Suite panel.

Selected insurers on our panel can provide on-site and desktop appraisals of properties to calculate Building Sums Insured which are then guaranteed against underinsurance penalties in the event of a claim, making it easier to understand and to help protect your clients from innocent underinsurance.

We provide risk management guidance e.g. security, electricity (fire risk).

Worldwide personal possessions mirrors contents sum insured in the home.

Accidental Damage included for buildings and contents.

No Average clauses are available through the Towergate Premier Home Product Suite.

Claims – supporting your relationships – call and the insurer will allocate a dedicated contact to help your client. Our aim is to work with insurers to support a smooth and speedy resolution for small, single item losses.

Interest-free Direct Debit with some insurers

ADDITIONAL PRODUCTS

Towergate Assist optional cover provides specialist support for property losses above £5,000 (excluding subsidence). The Towergate Chartered Loss Adjuster, where possible will look to visit by the end of the next working day – providing practical help at a time when your client is experiencing stress.

CONTACT US

0113 391 1430

privateclientnorth@towergate.co.uk



RISK MANAGEMENT SERVICES

FACILITIES

OUR FOOTPRINT AND APPETITE

SK Risk Solutions complements Stallard Kane's Health & Safety, HR & Employment Law and Training services, offering a comprehensive solution to help keep every type of business safe and compliant.

SK Risk Solutions offers a wide range of checks, surveys and assessments, which can be provided as individual services or as part of a package.

WHY CHOOSE STALLARD KANE?

Stallard Kane is a specialist risk management service provider, offering expert advice and solutions in Health & Safety, Employment Law & HR, Risk Solutions and Training.

Our dedicated team of expert consultants work collaboratively, creating a network of industry specialists who can offer a full 360 approach to risk management. We pride ourselves on offering accessible, effective answers to any query, with direct telephone and email support from a designated advisor.

Our solutions help address risk improvement requirements identified by insurers. Understanding that no one size fits all we tailor our services, delivering a well-rounded range of services that have proven to both reduce the likelihood of, and successfully defend, claims made against a business.



RISK SOLUTION SERVICES

Our network of specialist consultants, experienced engineers, certified inspectors and qualified surveyors provide practical and accessible solutions to address specific risks faced by businesses, combined with realistic advice on implementing actions required to achieve compliance with Health & Safety legislation.

Services cover all aspects of workplace risk and statutory inspection, including:

- Electrical Inspection and Testing
- Equipment Calibration
- Fire Safety Services
- DSEAR and ATEX Assessments
- Asbestos Management Services
- Legionella and Water Hygiene
- Occupational Health Assessments
- Workplace Exposure Assessments including Noise Sampling, Air Quality and Vibration

CONTACT US

Stallard Kane Associates Limited.
Katie Guiller - Development Director
katieg@skaltd.co.uk
01427 678 660

stallardkane.co.uk



HEALTH & SAFETY

OUR FOOTPRINT AND APPETITE

Stallard Kane's Health & Safety Team is always on hand to offer advice and support, ensuring your clients meet legal requirements, adopt best practices, and correctly implement their management systems. In addition to carrying out key Health & Safety audits they help clients prepare risk assessments and safe systems of work, plus any other documentation they require.

WHY CHOOSE STALLARD KANE?

Stallard Kane is a specialist risk management service provider, offering expert advice and solutions in Health & Safety, Employment Law & HR, Risk Solutions and Training.

Our dedicated team of expert consultants work collaboratively, creating a network of industry specialists who can offer a full 360 approach to risk management. We pride ourselves on offering accessible, effective answers to any query, with direct telephone and email support from a designated advisor.

Our solutions help address risk improvement requirements identified by insurers. Understanding that no one size fits all we tailor our services, delivering a well-rounded range of services that have proven to both reduce the likelihood of, and successfully defend, claims made against a business.



HEALTH & SAFETY SOLUTIONS

- Health & Safety services customised to meet business needs
- Contracted packages if required
- Dedicated Health & Safety advisors involved in creating, implementing and managing Health & Safety systems
- Annual audits, policy and procedure assistance, and on-premises support
- Businesses allocated to specific industry experts
- Unlimited telephone and email support, access to an online portal, and materials to help manage risk
- Services include (but are not limited to):
 - Safe System of Work Development
 - Risk Assessments
 - Accident Investigation
 - Construction Phase Plans
 - Fire Risk Assessments

CONTACT US

Stallard Kane Associates Limited.
Katie Guiller - Development Director
katieg@skatld.co.uk
01427 678 660

stallardkane.co.uk



HR SUPPORT

OUR FOOTPRINT AND APPETITE

The safety and wellbeing of employees is paramount but managing HR procedures and compliance can be time-consuming and complex. Stallard Kane takes the stress out of HR management by working to truly understand every business and their unique needs, providing tailored HR services that ensure compliance and enhancing overall operation.

WHY CHOOSE STALLARD KANE?

Stallard Kane is a specialist risk management service provider, offering expert advice and solutions in Health & Safety, Employment Law & HR, Risk Solutions and Training.

Our dedicated team of expert consultants work collaboratively, creating a network of industry specialists who can offer a full 360 approach to risk management. We pride ourselves on offering accessible, effective answers to any query, with direct telephone and email support from a designated advisor.

Our solutions help address risk improvement requirements identified by insurers. Understanding that no one size fits all we tailor our services, delivering a well-rounded range of services that have proven to both reduce the likelihood of, and successfully defend, claims made against a business.

EMPLOYMENT LAW & HR SOLUTIONS

- Employment Law & HR Solutions:
- Expert advice to meet the standards set by UK employment law
- A dedicated HR advisor assigned to the business, available at any time
- Annual HR audits, completed on-site by the advisor
- Employee handbook, policies, procedures, and terms and conditions of employment reviewed annually
- Assistance and support with:



- Disciplinaries
- Grievances
- Capability processes

In addition to the annual HR audit we can offer more regular visits that will enable your client's designated HR advisor to embed themselves as 'one of the team' and implement a fully bespoke HR management system.

- This includes:
- Managing employee data
- Attendance management
- Performance evaluations
- Training and development
- Supporting strategic business decisions

CONTACT US

Stallard Kane Associates Limited.
Katie Guiller - Development Director
katieg@skatld.co.uk
01427 678 660

stallardkane.co.uk



RISKSTOP

OUR FOOTPRINT AND APPETITE

RiskSTOP Surveys, part of the RiskSTOP Group Ltd, provides comprehensive risk management services aimed at protecting people, property, and businesses from loss. With over 100 consultants across the UK, we deliver detailed risk assessments and tailored advice to a wide range of clients, ensuring thorough coverage and risk mitigation.

WHY CHOOSE US?

Founded with a mission to reduce risk and improve safety, RiskSTOP Surveys offers a variety of services to meet the diverse needs of our clients. Our team of experts, led by seasoned professionals, ensures that every survey and consultation is conducted with precision and care. By leveraging digital technology and traditional methods, we provide efficient, accurate, and cost-effective risk management solutions.

COSTS

Our services are priced competitively, offering excellent value for comprehensive risk assessments. Costs vary based on the type of survey and specific client requirements. We offer bespoke pricing for large portfolios and specific projects, ensuring affordability without compromising on quality.

BENEFITS

- Comprehensive Risk Identification: Detailed surveys identify all potential hazards, providing a thorough understanding of risk.
- Regulatory Compliance: Adherence to strict regulatory standards ensures all assessments meet compliance requirements.



- **Customer Service Excellence:** We prioritise client needs and deliver exceptional service and support throughout the risk management process.
- **Fast Turnaround:** Efficient processes and digital tools allow quick survey completion, saving time and resources.
- **Tailored Recommendations:** Customised risk improvement plans and recommendations based on specific client needs and properties.
- **Expert Accuracy:** Our experienced team guarantees precise and reliable risk assessments.
- **Easy Process:** Streamlined booking and reporting processes make arranging and understanding surveys simple.
- **Nationwide Service:** We provide consistent service nationwide with consultants across the UK.

CONTACT US

01305 215 500
enquiries@riskstop.co.uk

[RiskSTOP.co.uk](https://www.riskstop.co.uk)

RiskSTOP Surveys is part of the RiskSTOP Group Ltd.



VALUATIONS

OUR FOOTPRINT AND APPETITE

Rebuild Cost Assessment Ltd, a leading provider of professional property insurance valuations, ensures buildings are insured for the correct amount. Leveraging advanced digital technologies, we offer efficient and accurate rebuild cost assessments across the UK, serving both residential and commercial properties.

WHY CHOOSE US?

Established with a commitment to addressing under and overinsurance, Rebuild Cost Assessment Ltd is regulated by the Royal Institution of Chartered Surveyors (RICS). We utilise a blend of remote and on-site assessments to deliver comprehensive valuation reports. Our team of experts guarantees accuracy and reliability, helping property owners avoid significant financial losses due to incorrect insurance valuations.

COSTS

Our desktop rebuild cost assessments are competitively priced. For properties requiring on-site assessments, we provide individual quotations based on the location and type of property. We also offer discounted rates for insurance brokers and managing agents with multiple properties:

BENEFITS

- **Dedicated Account Manager:** Personalised service from a dedicated Account Manager to ensure all your needs are met efficiently.
- **Full Insurance Coverage:** Ensure your property is insured for the correct amount, avoiding underinsurance and overinsurance.
- **Regulatory Compliance:** As a RICS-regulated firm, we adhere to the highest standards of professionalism and ethics.



- **Fast Turnaround:** Desktop assessments are completed within 5-10 working days, ensuring quick and efficient service.
- **Cost-Effective:** Remote assessments are more affordable compared to traditional site surveys, saving time and money.
- **Expert Accuracy:** Professional assessments by our expert team guarantee precise valuations.
- **Easy Process:** Our digital and streamlined process makes arranging assessments simple and hassle-free.
- **Nationwide Service:** We provide comprehensive rebuild cost assessments across the entire UK and have assessed properties from every single postcode area.
- **Sustainable Practices:** Our remote assessments reduce the carbon footprint, aligning with sustainable and eco-friendly practices.

CONTACT US

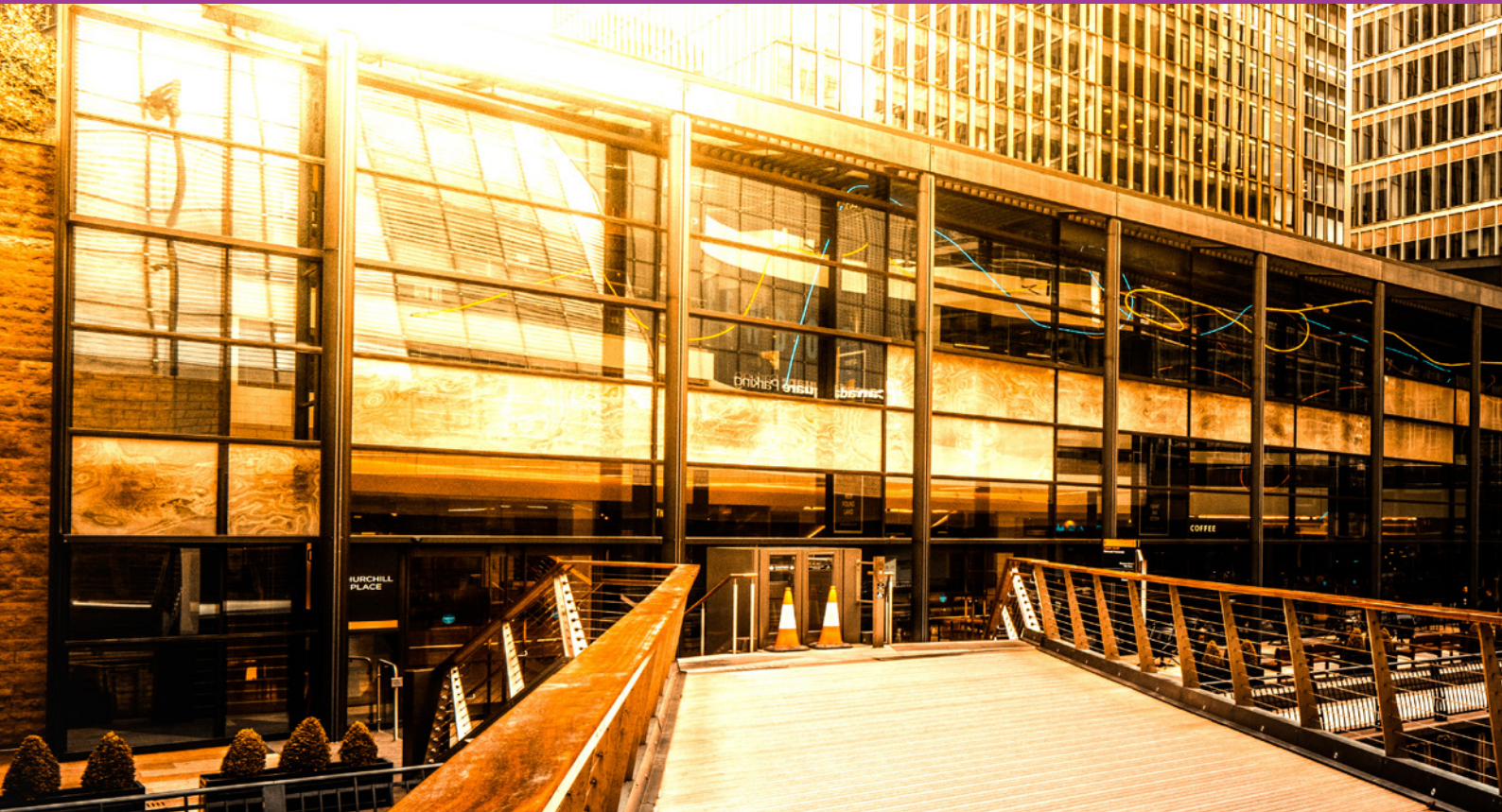
01305 215 535

Info@rebuildcostassessment.com

RebuildCostASSESSMENT.com

RebuildCostAssessment.com is a brand of RebuildCostAssessment Limited, a company regulated by RICS, which is part of Risk Stop Group Limited.

REAL ESTATE



PROPERTY OWNERS – COMMERCIAL

OUR FOOTPRINT AND APPETITE

It is anything that is considered Commercial Property, including unoccupied risks.

WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

THE STANDARD COVER

The cover will vary dependent on the risk.

Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.



OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP – better than most of the market
- Competitive commission levels
- Relationship builders – looking to create long term partnerships
- Ease of access

ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

CONTACT US

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charleyquigley@towergate.co.uk

Pratik Morzaria
01422 899 759
pratik.morzaria@towergate.co.uk



PROPERTY OWNERS – NON STANDARD

OUR FOOTPRINT AND APPETITE

This complements our Real Estate offering for those harder to place risks.

WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

THE STANDARD COVER

The cover will vary dependent on the risk. Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.

OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP
- Competitive commission levels, despite unattractive risks



ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

CONTACT US

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Pratik Morzaria
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pratik.morzaria@towergate.co.uk



PROPERTY OWNERS – PROPERTY MANAGEMENT AGENT (PMA)

OUR FOOTPRINT AND APPETITE

Already a leading player in this space. PMA's / Leasehold / Flats are all the same industry. We deal with all Insurance requirements for Flats / residential developments for PMA's, RMC's and individual clients. The relevant / main policies are:-

- Property Owners
- Terrorism
- Engineering
- D&O / MLP

WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.



THE STANDARD COVER

The relevant / main policies are:-

- Property Owners
- Terrorism
- Engineering
- DeO / MLP

All policies offered are 'standard' so pretty much cover the same thing.

OUR COVER AND SERVICE USPS

- Direct experience within the PMA sector
- In-house claims offering
- Relevance to industry – award winners at the Property Management Awards
- Industry knowledge, awareness and contacts
- With all of this in mind we are able to bespoke our service proposition to the individual / firm

ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- DeO / MLP – some RMC's still do not have cover in place

CONTACT US

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Pratik Morzaria
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PROPERTY OWNERS – RESIDENTIAL

OUR FOOTPRINT AND APPETITE

This is to complement our overall Real Estate offering. It is anything that is considered 'residential property owners'. As this is more of a standard product our in-house schemes, e-trade offerings and open market relationships should be able to assist with 90%+ of these enquiries.

Residential can be a little harder to place than commercial.

WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

THE STANDARD COVER

Property Owners Insurance. Pretty standard across the board but cover will vary dependent on the risk. Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.



OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP – better than most of the market
- Competitive commission levels
- Relationship builders – looking to create long term partnerships
- Ease of access

ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

CONTACT US

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Pratik Morzaria
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pratik.morzaria@towergate.co.uk

SPECIALIST FINANCIAL LINES

CYBER

OUR FOOTPRINT AND APPETITE

The role of cyber, data and crime insurance in an overall insurance portfolio has never been as important as it is at the current time. Cybercriminals are always evolving, taking into account new opportunities to exploit businesses in new and different ways.

Cyber, crime and data insurance covers losses relating to damage to, or loss of information from, IT systems and networks. Policies generally include significant assistance with and management of the incident itself, which can be essential when faced with reputational damage or regulatory enforcement.

Cyber and data risks fall into first-party and third-party liability.

WHY CHOOSE TOWERGATE?

Cyber is a complex specialist cover and no two policies are the same. At Towergate we have in depth Cyber expertise to help guide you to the right policy coverage for your business:

THE STANDARD COVER

Some examples of cover typically offered:

- Loss or damage to data or software programmes
- Business interruption from network downtime
- Cyber and data extortion
- Customer and/or third-party notification expenses eg. data privacy breach
- Repairs or replacement following system damage
- Regulatory actions and investigations and court attendance costs.
- Crisis communication costs
- Reputational damage arising from a breach of data
- Loss of third-party data, including payment of compensation to customers for denial of access and failure of software



OUR COVER AND SERVICE USPS

Access to a wide range of insurers including a leading London Cyber broking team for large and complex risks.

Protection includes:

- Data recovery support in the event of a breach
- Extortion cover if a hacker tries to hold you to ransom
- Business interruption cover to keep you going after a cyber attack
- Payment of costs associated with regulatory investigations
- Cover for claims for damages against your business

ADDITIONAL PRODUCTS

Management Liability

CONTACT US

01493 738 322

commercial.wholesale@towergate.co.uk



LATENT DEFECTS

OUR FOOTPRINT AND APPETITE

Latent defect insurance is a cover taken out for new build commercial and residential premises. It is designed to cover defects which manifest within the structure after practical completion.

Our risk appetite includes;

- Commercial and Residential buildings
- New Builds and Renovations
- Conversions, extensions and refurbishments
- Grade 1, 2 Listed Buildings and Hotels
- Permitted Developments
- Private Rental Sector and social Housing
- Student Accommodation
- Retrospective

Please note that we can't help with single flats, conversions or developments utilising existing structures where a structural report has not been commissioned and developers/contractors without suitable experience

WHY CHOOSE TOWERGATE?

There have been many market changes in the last 12-24 months with some of the leading providers withdrawing from the market and various insurers increasing rates or reducing coverage.

These changes present the ideal opportunity to consider using Towergate to negotiate your next warranty and leverage our key market relationships to provide the best coverage at the right price.

Towergate specialists are on hand to assist with the complexities in arranging the right cover for your client.

THE STANDARD COVER

Also known as New Home Warranties, Latent Defects Insurance is required by the Council of Mortgage Lenders for all new build residential open market sales.

There are often faults and defects caused by failures in design, workmanship or materials throughout the construction process and may not be detected for many years after the completion date.



These defects can be extremely expensive to rectify and the Latent Defects Insurance offers protection to homeowners.

A standard policy will cover the structure and weather proofing, but this can be extended to include non-structural elements such as component failure, mechanical and electrical services and business interruption.

ADDITIONAL PRODUCTS

We also have considerable experience across the construction sector and can assist in the following areas which may also be of consideration in connection with your development:

- Contract Works cover
- Employer's and Public Liability cover
- Professional Indemnity cover
- Property cover (both existing structures or the completed project)
- Insurance Backed Guarantees
- Property Valuations
- Bonds (Performance/Advanced Payment/Road and Sewer etc)

CONTACT US

Nick Sullivan
01903 875 423
latentdefectsinsurance@towergate.co.uk



MANAGEMENT LIABILITY POLICY (MLP)

OUR FOOTPRINT AND APPETITE

Towergate are able to consider MLP risks from a wide range of sectors. This very important cover provides a package of important coverages to protect Director's and senior management.

WHY CHOOSE TOWERGATE?

Management Liability is a specialist cover and requirements can vary between different sectors. Towergate has the expertise to help guide you to the right policy coverage for your client for this vital cover.

We believe that our Management Liability offering is more than just about insurance. It's about protecting businesses during a time of ever increasing regulation and risk.

THE STANDARD COVER

There are three key areas to a management liability portfolio:

- Directors and Officer's liability insurance – This section of cover protects the personal wealth of Directors, Senior Officers and any other Management staff from the legal costs and awards in defending against civil, criminal and regulatory claims or investigations.
- Employment practices liability insurance – This covers both the Directors and the business from claims from potential, current and former employees alleging breach of contract/employment law.
- Corporate legal liability insurance – Claims can be made against the Directors and officers and also the business itself in tandem. This cover protects the legal entity (business) from defence costs incurred relating to civil, regulatory claim or investigation.



OUR COVER AND SERVICE USPS

Towergate has access to a number of products that may include valuable cover enhancements such as;

- Radar is a full service law firm that has the skills and knowledge to advise and represent policyholders in several important areas including Health & Safety, commercial disputes, HR, Tax and Business Crime
- Pollution claims cleanup cost
- Loss of documents
- Compensation for Court Attendance
- Negative Social Media Crisis PR Cost
- Optional Crime Cover.

ADDITIONAL PRODUCTS

Cyber Insurance

CONTACT US

01493 738 322

commercial.wholesale@towergate.co.uk



PI - SOLICITORS

WHY CHOOSE HERA INDEMNITY?

We are an independent and specialist Lloyd's broker, we provide the professional services sector with Professional Indemnity Insurance, Commercial Insurance, and underwritten specifically for the legal profession, Cyber Risk Insurance. We have specialist sector knowledge and wide access to the solicitor PII insurer market.

THE STANDARD COVER

All Solicitor PII policies meet the "SRA Minimum Terms and Conditions" which despite the word "minimum" are very, very broad. Cover is provided

for claims arising out of the provision of professional legal services on a broad civil liability basis including a breach of the professional Regulator's accounting rules.

OUR COVER AND SERVICE USPS

We have specialist sector knowledge, have wide access to the solicitor PII insurer market and we are a Lloyd's broker. Our cover and service is tailored to suit your needs. We work with all partnership sizes and work splits, and our dedicated broker and client managers will work closely with your clients to ensure they have a comprehensive understanding of their risks and circumstances. Our client managers are experts at providing advice and support throughout the renewal process, who will also offer guidance on insurance claims through our risk managers.



ADDITIONAL PRODUCTS

- Cyber/Crime
- Management Liability

CONTACT US

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chris.ficken@heraindemnity.co.uk



PI - OTHER INCLUDING EXCESS PII

OUR FOOTPRINT AND APPETITE

Professional Indemnity Insurance - We can cover a huge range of different professions with the right professional indemnity insurance for you and your business

WHY CHOOSE BENNETT CHRISTMAS?

Bennett Christmas are able to work alongside brokers, quickly creating the flexible new propositions your clients need. The team is friendly and dynamic, with the underwriting experience and established market access to really benefit your business. They offer competitive pricing and commission levels, going above and beyond to help place your risks.

THE STANDARD COVER

Cover for claims arising out of the provision of professional services, provided either on a "negligence" or civil liability basis depending on the profession and including a range of typical extensions such as loss of documents and breach of intellectual property rights. PII policies are "claims made" and it is important this concept and the consequences are explained clearly to clients so they understand notification requirements, special considerations when changing insurer and the potential need for run-off covers.



OUR COVER AND SERVICE USPS

We have a good understanding of all professions and look to tailor cover to suit individual client needs. Our scale and strong market relationships enable us to achieve market outcomes that our peers cannot.

ADDITIONAL PRODUCTS

- Cyber
- Management Liability

CONTACT US

Liam Benson
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liam.benson@bennettchristmas.co.uk



TRADE CREDIT - SURETY BONDS

OUR FOOTPRINT AND APPETITE

Surety Bonds can be provided to all sectors, however the more common sectors are Construction and Engineering and the sectors associated with this – Electrical, Drylining etc

While the more common Bonds are Performance, Advance Payment and Road Bonds, we can also arrange Bonds in favour of HMRC (Duty Deferment Bonds) for any companies importing goods to the UK. Duty Deferment Bonds allows for the payment of Duty and VAT to be deferred for up to 45 days which can greatly assist with a company's cash flow.

WHY CHOOSE TOWERGATE CREDIT?

- Specialists in the Bond Market
- Negotiation of Bond Syndications with a number of A rated Insurers
- Personalised Service
- Industry knowledge on all sectors
- Strong established relationships with Underwriters
- Access to all A rated UK underwriters.

Due to the specialist nature of Surety Bond Insurance Insurance Towergate can only sell this product directly to clients. However, in order to facilitate this we can treat this as an introduction and make a payment to you once the policy has been inceptioned.

THE STANDARD COVER

A Surety is a guarantee that if an event happens the Insurer will pay – it is not subject to the conditionality of an Insurance Policy.

- The risk on Bonds is the insolvency of the client
- They are requested by a third party (Employer) who require assurance that a contractual financial obligation is met
- Bonds are not insurance
- Bonds are akin to bank guarantees – the Insurer will often approach them in the same way as a Bank and will often require Personal Guarantees, Cash Deposits and 1st Charges
- They are often essential to being granted a contract, especially in the current climate with the increase in the number of insolvencies



OUR COVER AND SERVICE USPS

Negotiation of Bond Syndications with a number of A rated Insurers – this is only available from Specialist Brokers and there are a number of Brokers that do not provide this service. We place a large number of Bonds through Bond Syndication which has saved clients in excess of £500k in security to the Insurer.

ADDITIONAL PRODUCTS

It can lead into General Commercial Insurance as we are speaking to the Finance Directors of commercial clients.

CONTACT US

Maria Fahy
07813 082 709 or 01908 258 316
maria.fahy2@towergate.co.uk

Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.



TRADE CREDIT

OUR FOOTPRINT AND APPETITE

Trade credit insurance covers your receivables due within 12 months so that your cash flow is safeguarded.

Insurer Information tracks the financial health of your customers, and we update you so that you can trade with confidence.

If your customers become insolvent or fall into protracted default, you will be indemnified for the cost of goods and services you have delivered.

The cover is relevant to all SME Businesses.

WHY CHOOSE TOWERGATE CREDIT?

- Personalised Service
- Local account manager
- Speaking to a human - (It is not a desk top service online)
- Overdues and claims assisted
- Limit cancellations appealed directly by AE and risk underwriters
- Renewal handled by same office
- 60+ Yrs Experience within the team as brokers and underwriters
- 60 + TG offices to enable Local Meetings
- Less administration than if the client arranged themselves
- Industry knowledge on all sectors
- Exclusive SME product
- Strong established relationships with Underwriters
- Access to all UK underwriters
- Ability to negotiate structure /terms to tailor to clients' needs



THE STANDARD COVER

Causes of loss that credit insurance can protect you against include:

- Customer Insolvency – Administration, receivership, bankruptcy and liquidation.
- Protracted Default – Client non-payment of your invoices after a specified period due to lack of funds and where the debt is not disputed.
- Political Risk – Losses arising from government intervention e.g. currency inconvertibility, cancellation of export or import licences, war and natural disaster.

OUR COVER AND SERVICE USPS

- Invoice Guard – Exclusive TG SME product
- Local presence
- Direct access to underwriters in all departments i.e. claims and risk
- Guaranteed a f2f/teams meeting with all clients regardless of the size
- No restrictions on t/o (some brokers will only deal with cases above £10mil)

ADDITIONAL PRODUCTS

It would be logical to lead into General commercial insurance as we are speaking to the Finance Directors of commercial clients.

CONTACT US

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Jamie Coskry
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07977 629 674

Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.



TRAVEL BONDING & FINANCIAL FAILURE

OUR FOOTPRINT AND APPETITE

With over 50 years' experience in the Travel Industry, we are experts in all areas of Travel related Insurance products. These include Financial Failure Insurance, Travel Bonding, Crisis Management Insurance and large corporate Travel Insurance schemes. We are recognised internationally as one of the leading brokers in respect of the Package Travel Directive and regularly sit on ABTA and Government steering groups in respect of ATOL and consumer protection.

Our clients range from well known large household names to small independent Travel agents. We also act as Business Partners to associations such as ABTA, ABTOI, IAGTO and the CTA.

WHY CHOOSE TOWERGATE?

We have a dedicated team who specialise in the Travel Industry sector. Our reputation and Knowledge of the Package Travel Directive regularly see us attend and speak at local and national Travel trade events. We also sit on various Governmental steering groups and think tanks in respect of Travel and consumer related policies around financial protection.

OUR COVER AND SERVICE USPS

Choosing to work with the right broker is imperative. It's essential that any broker is fully aware of the 2018 Package Travel Directive and also has a full understanding of how the internal workings and memberships of approved bodies such as ABTA, CAA and ABTOT work. We will work with you and our senior contacts at the approved body to ensure the appropriate negotiation, guidance and assistance is provided in what can be a difficult and time consuming process.



ADDITIONAL PRODUCTS

Travel Bonding and Financial Failure Insurance are bespoke / tailor-made products to ensure all the rules, regulations and obligations as set out in the 2018 Package Travel directive are complied with.

CONTACT US

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Sam Sciortino - sam.sciortino@towergate.co.uk

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tcs@towergate.co.uk

Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.

TRANSPORT LOGISTICS & SPECIALIST MOTOR



DRIVING TUITION

OUR FOOTPRINT AND APPETITE

Dual control cars used for test and tuition by ADI and PDI Driving Instructors. Also includes commercial vehicle tuition and vehicles used for trailer training.

Breakdown Cover including a dual control car for 5 days following a breakdown.

Driving instructors' professional indemnity and public liability.

WHY CHOOSE TOWERGATE?

Panel of A Rated UK based insurance companies and a dedicated expert team of 20+ staff

THE STANDARD COVER

- Comprehensive Cover
- Any Driver for Test and Tuition
- Any Driver 25+ for SDP
- Offroad Tuition for driver aged 14+

OUR COVER AND SERVICE USPS

Ability to add our unique professional indemnity and public liability insurance.

Ability to add our breakdown product with a 5-day dual control car following a breakdown.

Optional replacement Dual Control car for an unlimited period following a fault or non-fault claim



ADDITIONAL PRODUCTS

- Driving School Fleet
- Replacement Dual Control Car Cover
- Breakdown with a duelled replacement car
- Unlimited replacement dual control car regardless of faults

CONTACT US

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01603 753 888



MINIBUS

OUR FOOTPRINT AND APPETITE

We are able to provide cover for the following target market:

- Church, charities and education.
- Public & Private Hire
- Minibuses also used for business purposes
- Minibuses used for SDP
- Care & Residential Homes
- Coach & Bus Risks
- Section 19 Cover.

WHY CHOOSE TOWERGATE?

With over 40 years' road transport experience. Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.

Our aim is to provide you and your client with the best price and cover combination for their needs. We work with a panel of minibus insurers and work closely with them to ensure we're there when your client needs us most.

Our policies can include breakdown cover ensuring your client and potentially vulnerable passengers are not left at the side of the road should an incident occur. We will assist you with retaining or winning a new account by helping the client keep all their insurances with one broker thus not allowing a competing broker to get a foot in on a risk by providing the minibus cover.

THE STANDARD COVER

Naturally, the exact details of cover will depend on the policy we believe is best suited to your needs, but typical features of a minibus policy cover might include the below:

- Comprehensive or TPFT insurance
- Protected no claims bonus
- 24-hour claims service
- Trailer cover
- Public liability insurance
- Breakdown cover. Cover for vehicles with between 9-17 forward facing seats



- Vehicles up to 25 years old
- Windscreen cover as standard on fully comprehensive
- TPFT policies available
- Special cover for schools who require OBU cover (occasional business use)
- Any driver over 21 and 25 available
- Single vehicle, multi vehicle and fleet policies available

OUR COVER AND SERVICE USPS

Appetite

- Drivers 21-75
- Vehicles with 9-17 seats
- Less seats considered if removed for wheelchair access or for schools' churches, charities, and care homes.
- Ability to add OBU (Occasional Business Use) for education risks to cover teachers using their own vehicles for business
- Special rates for Churches, Charities and Education

ADDITIONAL PRODUCTS

We can also help insure items such as Tradesman's, liability risks and property. As a business, you can't be too careful about the insurance policy you take. Towergate provide insurance cover from a panel of insurance companies and Lloyds Syndicates

- Public liability cover
- Breakdown cover
- Legal expenses
- Employers Liability cover
- Tradesmans
- MLP Cover
- Shops and Offices

CONTACT US

Tanya Skinner
bespokemotor@towergate.co.uk
01603 753 880



REMOVALS

OUR FOOTPRINT AND APPETITE

Setting up a removals business can be daunting and understanding the insurance covers you need, not only to protect your livelihood but remain compliant with your statutory duties can be a minefield. Removals insurance is a very niche area and many of the products suitable for other businesses may not cover the specialist requirements of the removals sector.

We can provide cover for the following areas: -

- Single Vehicle
- Multi Vehicle
- Fleet
- Freight and Hauliers Liability
- Storage Risks
- Tradesman's
- Employers and Public Liability

Cover also provided for Cargo and freight forwarders.

WHY CHOOSE TOWERGATE?

We believe our removals insurance products offer some of the widest cover available in the market. Very few brokers can offer this combination of protection for removals clients, reducing potential gaps in cover.

Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.

THE STANDARD COVER

What policies can we offer?

Motor

- £5 Million Third party property damage
- Salvage retention option to customer following total loss
- Up to 5 vehicles on a single policy
- Fleet Policies 5+ vehicles also available
- Up to 90 days EU cover available

Cover for freight and haulier liability

- Public liability
- Employers' liability
- Storage risks

OUR COVER AND SERVICE USPS

- Owner/Operators
- Vehicle from 75 Ton to 44 Ton
- Vehicle from 35 Ton considered as part of a larger risk
- Vehicles less than 12 years old
- Driver aged 25-75
- Drivers aged 21+ considered on larger risks
- Cover for hazardous goods
- Drivers with convictions and claims considered on merit



ADDITIONAL PRODUCTS

We can provide a wide range of policies to cater for your removals client and are happy to quote from a single vehicle through to national risks with storage and fleets of vehicles. Some of the areas we can help with are below: -

- Freight and Hauliers Liability
- Goods In Transit
- Storage Risks
- Fleet
- Single Vehicle or Multi Vehicle
- Directors and officers cover
- Management liability
- Cyber
- Towergate Assist
- Tradesman Insurance

Health and Safety/ Risk Management - This is an area which is often viewed as an unnecessary burden or expense when you are busy trying to get your business off the ground and start making money! We can help your clients get robust procedures in place which can include: -

- Compliance with legal requirements and your statutory duties of care to staff and third parties

- Increased Claims defensibility if procedures and risk management can be suitably evidenced. Cost efficiencies including reduction in down time dealing with claims or allegations and the inevitable uninsured costs that result
- Improved claims history
- Lower staff turnaround and increased productivity and morale
- We can offer a range of additional services and resources to assist with your health and safety and risk management needs

CONTACT US

Tanya Skinner
remo@towergate.co.uk
01603 753 880



SELF DRIVE HIRE

OUR FOOTPRINT AND APPETITE

- Access to many insurers in the SDH market.
- Can consider all postcode areas and mixed fleets for Van and Car Hire.
- Hire and Reward use can be included.
- No markets available for Prestige or Super Car risks.
- New Ventures only considered if can evidence past Rental experience and a business plan to support targeted hire areas/market.

WHY CHOOSE TOWERGATE?

- 20 Years of specialism within sector.
- Direct access to all available markets.
- High conversion rates on quotable leads with 50% Quote-To-Sale conversion.

THE STANDARD COVER

- SDH Motor Fleet cover available on a Comprehensive, TPFA and T or TPO basis.
- Cover available for On-Hire Only or a Full Cover basis.
- All rating basis's considered; Rate Per Vehicle, Rate Per Day or Percentage of Revenue

OUR COVER AND SERVICE USPS

- 20 years of specialism within office and full understanding of trade sector risks and requirements.
- Dedicated Account Executive and Claims Manager appointed to each client.
- Admin team readily available for speed hirer referral calls utilising insurer authority levels.
- FNOL App Facility supported for quick incident reporting by hirer.
- Unique Fraud Application service potentially accessible for Towergate customer base.



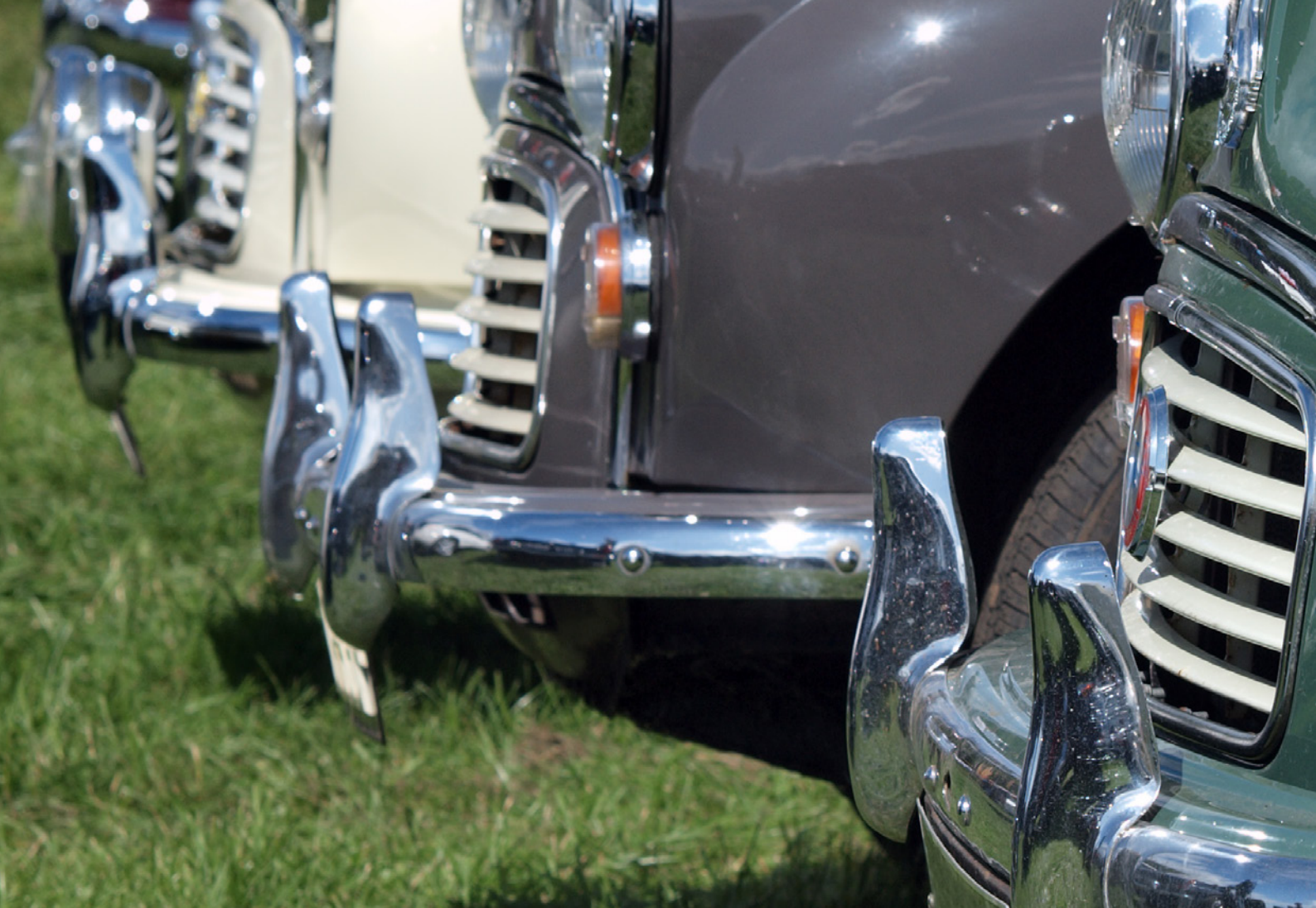
ADDITIONAL PRODUCTS

- Motor Trade
- Office Combined
- Management Liability Protection
- Cyber Liability

CONTACT US

Alistair Warden
alistair.warden@towergate.co.uk
Brian Green
brian.green@towergate.co.uk
01952 263 955 or 01952 743 289

Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.



SPECIALIST MOTOR TRADER

OUR FOOTPRINT AND APPETITE

The All Risks Specialist Motor trade combined insurance policy is specifically designed to take care of Motor Traders predominantly focused on classic or specialist vehicles.

We understand the activities of businesses that specialise in the restoration, enhancing, servicing and sales of classic motor vehicles and what cover is important - helping you with valuable insight into your client's needs.

A wide range of classic vehicle types can be covered including motorcycles, fibre-glass bodies, coachbuilders. We also take care of classic auction houses, museums, and steam engine specialists.

WHY CHOOSE US?

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers. Footman James will provide you with a dedicated point of contact for your Account Handlers and an experienced Account Executive to support client meetings as required.

THE STANDARD COVER

- Buildings
- Stock
- Machinery, Plant & Portable Hand Tools
- Vehicles at the premises
- Business Interruption, covering loss of profits
- Employers and Public Liability
- Driving other cars
- Money
- Engineering Inspection (Service)
- Maximum single vehicle limit of £5m
- Road Risks (only as part of a combined policy)
- Agreed Value for your own Classic Vehicles
- Rolling stock declarations available



OUR COVER AND SERVICE USPS

- We help retain clients - the Footman James policy is non-transferable and exclusive
- It is backed by A-rated capacity – NIG

WE CAN ALSO ASSIST WITH:

- Losses arising from Self Drive Hire and Classic Race Prep subject to the income earned from these activities is less than 40% of turnover
- Shows, events and rallies
- Track days for Directors or Partners

CONTACT US

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07507 560 222



TRUCKS

(INCL MOTOR, BREAKDOWN, TRANSIT, LIABILITIES, MOTOR LEGAL)

OUR FOOTPRINT AND APPETITE

- Owner/Operators
- 1 to 5 vehicles
- Vehicle weights from 7.5 tonne to 100 tonne
 - Over 44 tonne available on referral
- Vehicle from 3.5 tonne considered as part of a larger risk
- Vehicles less than 20 years old
- Driver aged 25-75
- Drivers aged 21+ considered upon referral
- Some drivers with less experience accepted
- Cover for hazardous goods/locations and drivers with convictions and claims considered on merit.
- Drivers with convictions and claims considered on merit.

WHY CHOOSE TOWERGATE?

- With over 40 years' road transport experience.
- Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.
- Risk Management tools
- Free downloadable and linked FNOL claim app.

THE STANDARD COVER

Motor – Comprehensive

- Claim for own damage caused to the insured's vehicle following a fault incident subject to excess
- If the vehicle is stolen the client can claim on the policy subject to the excess
- If the insured's vehicle is damaged due to a fire, they can claim subject to the excess
- Various driver options

Goods in Transit

- Covers you against loss or damage for the whole load up to the agreed or set level
- Various vehicle types covered (Mixer/tipper/Artic)
- Various conditions of carriage available

Combined liability

- Public - Covers injury or damage caused to TP by an employee in the course of their employment up to £5 or £10 million.
- Employers – Covers the amount of damages which you are legally liable to pay in respect of bodily injury to any employed person resident in the policy territories, caused during the period of insurance and arising out of and in the course of their employment by you in connection with the business.



Motor Legal Expenses

- Covers against legal costs incurred up to £100k following a non-fault RTA
- Provides legal representation cover if you go to court following damage caused by a negligent third party.
- Can cover disputes between you and a UK licensing authority or if there is a breach of an agreement relating to the sale, purchase, hire or servicing of a motor vehicle

Breakdown

- Covers you for unlimited repair time at the roadside if your breakdown due to an electrical or mechanical failure.
- The client's vehicle can breakdown up to a maximum of 4 times in a policy year with no extra premium charge
- Covers you for Roadside assistance if your vehicle has broken down in the United Kingdom, the Channel Islands, the Isle of Man

OUR COVER AND SERVICE USPS

- Great value cover sourced from a handpicked panel of the UK's leading insurers
- Wide variety of business and vehicle types covered
- Flexible cover that can be tailored to the client's needs
- Direct access to the underwriters
- The day-to-day benefit of proactive Risk Management tools and advice
- Feefo Platinum Trusted Service Award

CONTACT US

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