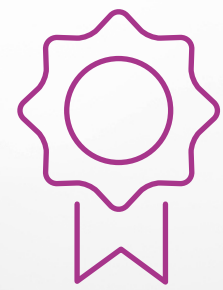


TOWERGATE REFERRAL SERVICE



TOWERGATE REFERRAL SERVICE

WHO ARE WE AND WHERE DO WE FIT IN THE WORLD OF GI?



Towergate has been trading for over 25 years, we have more than 2000 staff working in 50 locations. We are also part of Ardonagh, one of the world's leading independent insurance brokers.



Our referral team is based in Lewes on the sunny South Coast. The team is run by Tabitha Cuddington and has both **commercial** and **property specialist brokers**.

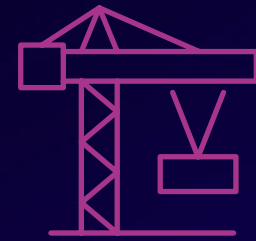


We are referral only and target both standard and non-standard risk that can't be arranged online.



Our focus is typically **property owners** and **commercial businesses**.

OUR RISK APPETITE



PROFESSIONAL TRADES

Tradesmen, contractors and construction

Public liability

Employer liability

Contractors all risks

Tools and plant (including hired in plant)

Efficacy cover

Self-build

Professional indemnity



BUSINESS PACKAGES

Manufacturers

Wholesalers

Products liability

Shops

Restaurants

Hotels

Offices



PROPERTY

Property portfolios

Properties in a Ltd name

Properties undergoing renovation

High net worth household

Hotels, guesthouses and B&Bs

Retail

Offices

Hospitality

Industrial units

Mixed commercial/residential

HOW IT WORKS

1.



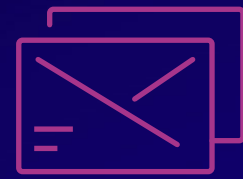
Referral
submitted
via our
webpage

2.



Referral
allocated
by the sales
manager

3.



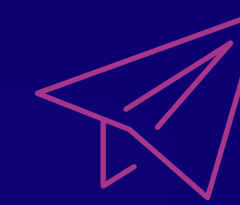
Email sent to
advisor giving
their assigned
broker's contact
details

4.



Broker will
contact the
client at their
preferred time

5.



Broker will
email the
advisor
an update
following the
first contact
with the client

6.

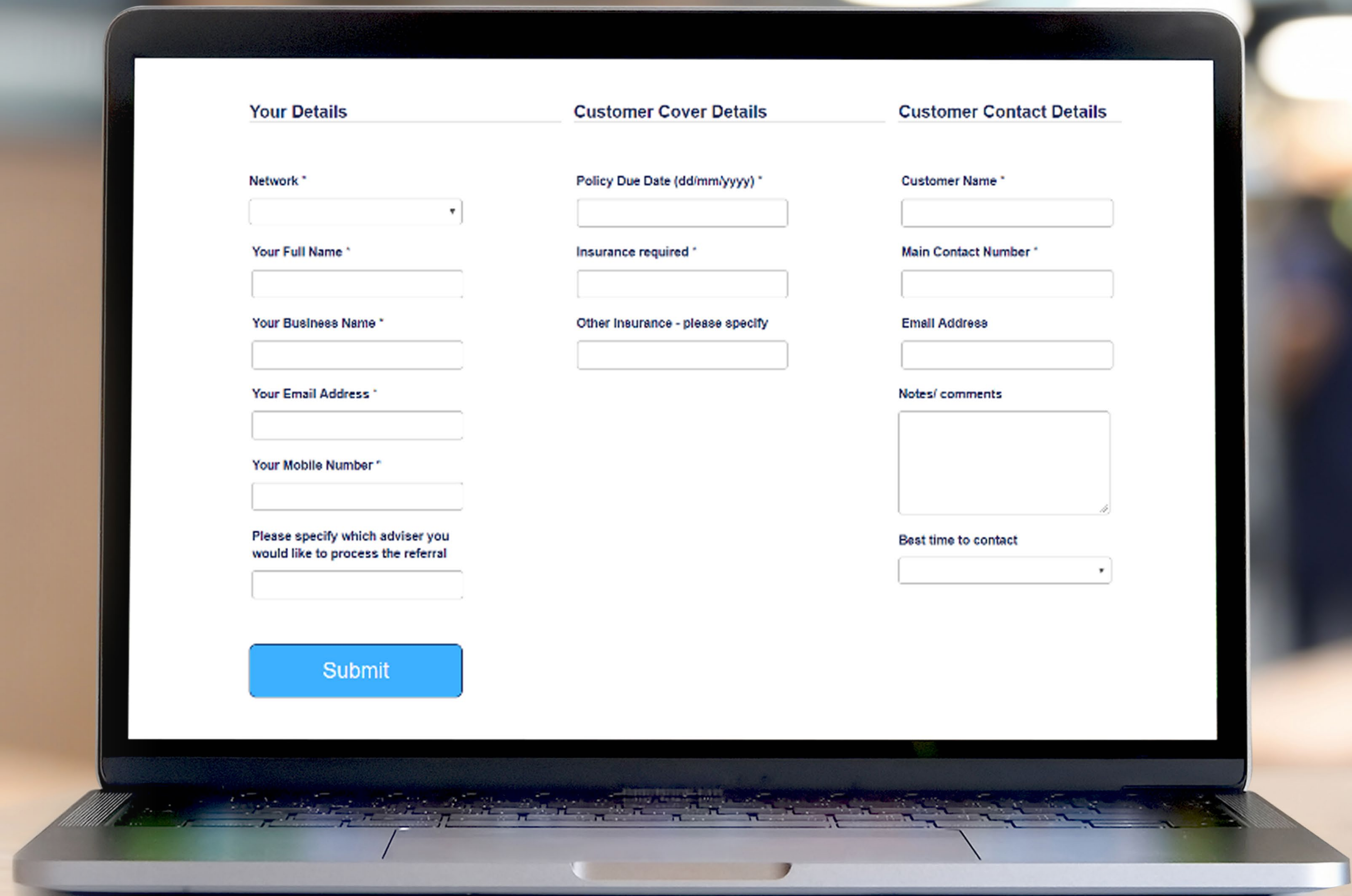


The broker
will the follow
up with a final
outcome
email to the
advisor

REFERRAL INFORMATION

We've streamlined our referral information to the basics. Simply go to www.towergatereferrals.co.uk to submit your client's information. You can also find the link in Adviser Hub.

These policies are designed to suit every self employed business owner.



Your Details	Customer Cover Details	Customer Contact Details
Network * <input type="text"/>	Policy Due Date (dd/mm/yyyy) * <input type="text"/>	Customer Name * <input type="text"/>
Your Full Name * <input type="text"/>	Insurance required * <input type="text"/>	Main Contact Number * <input type="text"/>
Your Business Name * <input type="text"/>	Other Insurance - please specify <input type="text"/>	Email Address <input type="text"/>
Your Email Address * <input type="text"/>		Notes/ comments <input type="text"/>
Your Mobile Number * <input type="text"/>		Best time to contact <input type="text"/>
Please specify which adviser you would like to process the referral <input type="text"/>		
<input type="button" value="Submit"/>		



PROPERTIES UNDERGOING RENOVATION

We're specialists in renovation cover.

We're specialists in properties undergoing:

- Renovation
- Major alterations
- Extensions
- New builds

Differences between standard home and property insurance

- Most home or property insurance policies do not provide full cover on the building whilst renovation or conversion works are ongoing.
- Many building policies have a 30-day unoccupancy clause. This could mean that they are in breach of this clause if the property remains unoccupied for the duration of works.
- Most household policies will not cover the ongoing works for damage or theft until they are completed.

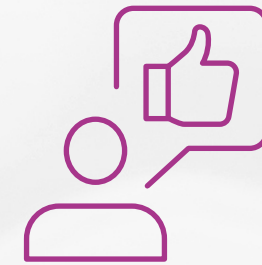
Key benefits and features

- Projects from £50k to £60m+
- JCT compliant – Cover can be in a joint name, with a non-vitiation clause.
- Your client may have a bridging loan with insurance requirements. As a policyholder they know cover complies with their mortgage/loan provisions
- Single insurance on both works and existing structure reduces any complexity.
- All risks contract works
- All project liabilities
- Cover for works already underway (subject to underwriting)

KEY BENEFITS OF OUR SERVICE



No need for **advisors** to gather risk information



All sales advised **by Towergate**



We have **a range of specialist products and policies** unique to our group



We find the right policy and **handle all the admin**



We do not offer any products **which compete with your offering**



Towergate proposition can **help ringfence customers**



Towergate is **a well recognised brand** within the commercial insurance space



It's an easy **secondary income source**

NEXT STEPS



CLICK HERE

TO SUBMIT REFERRALS



CLICK HERE

TO REGISTER

If you would like a training session for your team
or to go through our proposition in more detail,
please get in touch.

CONTACT INFORMATION

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