



Business & Personal Insurance Solutions

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INTRODUCTION

We Insure Extra combines years of experience with cutting-edge products to provide exceptional service and value to our customers. Our product offerings include insurance covers, products and risk management services, including speciality covers.

Our goal is to achieve long-term relationships focused on bringing value to business owners risk management and insurance programmes. We commit to utilising our collective talent to support their risk management and insurance goals.

We deliver the highest quality insurance programmes and strategic planning consultation services in a manner that is most suitable for clients to achieve their business goals.

We specialise in identifying activities that drive down claim frequency and severity, and implementing action plans to contain losses. We identify training needs and provide on-site assistance to actively address our clients loss sources and promote a safe work environment for their employees.



BUSINESS INSURANCE

We believe we can arrange cover for ALL business sectors regardless of size or complexity. We do this by collating a detailed fact find on your business to fully understand the way your business is managed, operates and more importantly your insurance requirements.

We will start with your core requirements / exposures. Depending on your business these will be Property, Liability, Motor, Contractual or Financially driven.

We will then review other areas where you may or not have cover. We often find areas of cover that are missing from client's portfolios.

The next stage of the process is to negotiate with Insurers on your behalf to obtain the best possible terms. We always aim to provide enhancements to your existing cover and premium savings.

We will then provide you with a detailed report and put together an on-going Insurance programme as we believe you are a client 24/7 not when the premium is due.



PERSONAL INSURANCE

We firmly believe that there is still a role to be played by an Insurance Broker when protecting your personal belongings, whether it is your house, car or possessions.

We will not merely provide you with cover we will ensure you are covered correctly.

There is no difference between our approach to insuring multi-national companies and insuring your possessions.



GROUPS & SCHEMES

We always feel a good place to start is a blank piece of paper with all group / association / franchise / scheme opportunities. This in our experience enables us to listen to your requirements and start developing a bespoke solution to your requirements.

Our experience in setting such schemes up is that no 2 are the same. The big benefit of a 'global' or 'collective' policy is both buying power and the ability to provide additional covers specific to your organisation or group.

Where we perhaps differ is the size of opportunity we will help with. Our view is very much from the saying great oaks from little acorns grow.



FINANCIAL PLANNING

Although it is not something people like to talk about securing the future for your dependants should you die or become terminally ill is something you have to put in place.

We feel the best way to approach this sensitive issue is talking to an expert who will provide you with a personal service, tailoring the cover to your needs by sourcing quotations from the whole of the market ensuring you receive the most suitable and affordable cover available.



ADDITIONAL SERVICES

Our experience shows that occasionally our client's need some assistance in other areas of business or industry and by virtue of how we operate more often than not we can help. Whereas General Insurance is our sole area of expertise we can recommend business partners in the following fields;

- Financial Services – All Areas
- Property Management
- Property Valuations
- Vehicle Purchasing
- Vehicle Maintenance
- Driver Training
- PAT Testing
- Conveyancing
- Compliance
- Health & Safety
- Solicitors
- Accountancy
- Energy
- HR
- IT / Media / Print
- Travel

RISK MANAGEMENT

We recognise that there are constantly changing business environments along with ever evolving exposures, which can be increasingly difficult to recognise, monitor and most importantly, install measures to protect against; especially when coupled with effectively running your business.

However, we also understand that prevention is better than the cure and that now more than ever there is an unprecedented focus on Risk Management.

We believe that our greatest contribution to your business and its resilience against loss, is to work alongside you to help identify areas to which you are exposed, whether you are able to insure against them or not. Once this is done we are able then to propose preventative risk actions to mitigate any future possible losses.

This also dovetails to our other areas where we are able to assist which are:

- Business Continuity Planning
- Disaster Recovery Planning

Clients and insurers alike are increasingly appreciative of this proactive approach due to the effectiveness of recognising areas of concern, effectively managing risks and mitigating any possible losses. All of which leads to true peace of mind for all parties.

HEALTH & SAFETY AND COMPLIANCE

Nobody expects to be injured at work but the fact remains that thousands of workers do get hurt, or even killed, every year simply by doing their job. Of course, employers don't set out to deliberately harm their staff, or anyone else for that matter, but many do require assistance to ensure the business they operate is both safe and legally compliant.

With the many pressures of running a successful business, employers often lack the right resources within their organisation to spend sufficient time and money in raising and maintaining health and safety standards. We have now partnered with a local health and safety consulting group who can provide assistance to you in all health and safety related matters.

With HSE fees for intervention, hefty fines and possible criminal prosecution for Owners, Directors and Senior Managers, failing to keep up with health and safety legislation can be costly. There is also a growing trend for corporate manslaughter prosecutions that can result in lengthy stays are Her Majesty's pleasure! Even a relatively minor incident that doesn't involve court action can be very expensive in terms of workplace closures, lost production, equipment repairs, higher insurance premiums and those hard won reputations.

By using our health and safety partner services, we will take away the headaches and stress of compliance by providing reliable and cost effective advice, assistance and solutions. They are locally based and whilst many other health and safety consultants often rely on giving generic advice on the telephone or through web sites, our consultant will always visit your workplace to establish the precise situation and ensure any advice or solutions offered to you are both appropriate and affordable.

Good health and safety doesn't have to cost you a fortune. The health and safety services we offer are all fixed price and several also feature a lowest price guarantee. In this way we can ensure there are no nasty surprises for you when the invoice arrives.

AUTO ENROLMENT

Auto Enrolment is a Government initiative that makes Employers obligated to provide all eligible employees with a contributory private pension. Companies have been issued with staging dates and must prepare to comply with the statutory requirements by this date to avoid potential fines.

We have created a solution in partnership with a qualifying scheme provider and our colleagues at We Insure Extra to take the headache of Auto Enrolment away. This is also managed and backed by our in house Independent Financial Advisors.

We can implement our solution for all Employers but also provide an introduction service through Accountants and/or Payroll Bureaus to their client's.



LIKE WHAT YOU SEE? WHAT'S THE NEXT STEP?

If you are interested in what you see and would like more information or to arrange a free no obligation review of your insurance requirements then please get in touch with us today!

www.weinsureextra.com

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