

# INSURANCE FOR SMALL BUSINESSES

Specialist products built on true expertise

Professional Indemnity  
SME Package



**BA** BROKER  
INNOVATION  
AWARDS  
2022  
MGA OF THE YEAR



Insurance POST  
**THE BRITISH  
INSURANCE  
AWARDS  
2021  
WINNER**

**The Broker  
Partner  
of the Year**

**We are an award winning MGA  
with a vision to empower brokers  
to win more business quicker and  
easier than anyone else.**

**A**  
**RATED**

Always  
underwritten  
by 'A' rated  
Insurers.



Fast quote  
and bind process  
with rapid referral  
response.



Reliable and  
knowledgeable  
team who are  
keen to trade.

Our products and services are shaped by the challenges of our broker partners, their insureds and the risks they face. We take the time to understand their needs and develop smart solutions that solve real problems, fast. We keep our processes smooth and simple and have real humans on-hand to get enquiries over the line when needed.

We're in this for the long haul. We focus on long lasting relationships where our brokers can depend on us for good service, an enthusiasm to trade and business robustness year after year.

# Professional Indemnity

Providing businesses and professionals with protection against the costs of compensation claims. Designed to meet the needs of cover for a wide range of trades and professions.



Primary or Excess Layer options available



Minimum Premiums starting from £259 inclusive of IPT and fee



All of our products are underwritten by 'A' rated or better insurers



PI Limits from £100k to £15m

## Professional Indemnity Target Professions



Accountants  
Bookkeepers  
Architects  
Engineers



Design & Construct  
IT & Tech Consultancies



Media & Advertising Consultants  
Miscellaneous  
Chartered Surveyors



Estate Agents & Property Managers  
Quantity Surveyors & Project Coordination/Management

# Solicitors PI Excess Layers

Offering additional layers for UK based SME legal practices with 2 or more partners and up to £10m fees. We can underwrite the risk based on the primary markets proposal form.



Underwritten by  
A+ Standard & Poor's  
Rated capacity



Ability to write layers  
attaching from £2m for  
partnerships and £3m for LLP's



Limits up to  
£5,000,000



Tailored Solicitors  
excess layer wording

## Solicitors Excess Layer Appetite

- Total Conveyancing up to 75% with a maximum of 25% from commercial conveyancing.
- Up to 25% from Commercial & Corporate Work.
- Fees up to £10,000,000.
- Conveyancing, Litigation, Commercial, Corporate, Merger and Acquisitions values up to £10m for layers attaching at £5m, reducing to £5m for layers attaching below £5m.
- Up to 5% Financial Advice and Services work.
- Up to 10% Mergers and Acquisitions work including Management Buy-Outs and Buy-Ins.
- All UK based firms of 2 or more partners.

# SME Package

An all in one product designed to cover the risks associated with the day-to-day running of small to medium sized food and hospitality businesses. Cover includes Material damage, Business interruption, Employers liability, Public liability and associated optional extras.



Quote and bind in under 5 minutes



£2.5M MD & BI Limit per location



Insurer Partner:  
Allianz Insurance plc  
(‘A’ Rated\* 2023) on a long-term agreement



Minimum Premiums starting from £420 inclusive of IPT and fee

## Our Target Trades (SME)



Hotels  
Guesthouses  
B&B's



Health Food Cafes  
Coffee Shops  
Tea Rooms  
Delicatessens



Pubs  
Micro-Pubs  
Bars  
Restaurants



Takeaway Franchises  
Dark Kitchens  
Takeaways



Hairdressers  
Beauty Salons  
Barbers  
Tanning Salons

\*Allianz Insurance plc is AA-, rated in June 2023 by (S&P) Standard & Poors.

Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

## Empowering Our Brokers

With our distribution-focused offering, we offer our Brokers both Open Market and E-Trading trading methods. Both methods offer rapid response times, direct access to our experienced underwriters, award-winning levels of service and always A-rated cover.



### Open-Market (PI only)

- Present, discuss and negotiate in a traditional way
- Dedicated underwriter from start to finish
- Fast enquiry response in under 48hrs



### E-Trade (PI & SME Package)

- Quote and bind in under 5 minutes
- Question sets built to be trade specific
- Any referrals handled same day



## Get an Agency

We can deliver solutions that exceed the existing market expectations on speed, quality and ease of partnering with an MGA.

If this is what you are seeking in an agency partner, then let's talk.

### Jon Gleave

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LLOYDS Coverholder

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