







## *Welcome to Insurewise*

In the competitive market of insurance, you need to know that those working on your behalf are aiming to secure the best possible cover at the best possible price.

Here at Insurewise this is exactly what we do. Our experience and expertise in the market, along with strong partnerships, allows us to offer you great premiums on quality value for money cover that will give you peace of mind year after year.

Here you will find all the information you need on a selection of commercial and household insurance policies offered through Insurewise to help you choose the right cover you need.

Please contact the office and we will be more than happy to talk through any requirements you may have, either now or in the future.

## *About Insurewise*

Established in 1993, Insurewise has rapidly become a key player in the commercial and household insurance market from its offices based in Cambridgeshire.

Our wide customer base includes sole traders, limited companies and large PLCs, operating in an extensive range of trades and businesses all over the UK.

Whether you are looking for household, fleet, liability or even a tailor-made policy designed for a specific purpose, we will look for the right insurance package at the right price to meet your needs.

We work with a wide base of UK insurance providers and have representation at Lloyd's of London, so you can always be sure of a first class service at a competitive price.



**Call us NOW on: 01733 325555 or  
you can email: [sales@insurewise.co.uk](mailto:sales@insurewise.co.uk)**

[www.insurewise.co.uk](http://www.insurewise.co.uk)





# Commercial Insurance *from Insurewise*

For many years we have specialised in arranging commercial insurance for businesses.

If you are involved in the manufacturing, retailing, distributing, engineering or plastics industries we can create a bespoke policy suited to your needs and budget.

We have access to a large panel of reputable insurers and are represented in the Lloyd's market for the more specialist risks.

Our combined policies provide an extensive level of cover including:

- |                         |                         |                        |
|-------------------------|-------------------------|------------------------|
| ■ Buildings             | ■ Public Liability      | ■ Goods in Transit     |
| ■ General Contents      | ■ Products Liability    | ■ Money                |
| ■ Machinery & Equipment | ■ Employer's Liability  | ■ Legal Expenses       |
| ■ Computers             | ■ Business Interruption | ■ Tenants Improvements |

Our aim is to reduce the inconvenience that your business may suffer following a loss.

In order to do this, we actively promote risk management resulting in fewer claims allowing you to concentrate on your business.



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## *Fleet Insurance* *from Insurewise*

If you are running two or more vehicles within your company, you may have the option to take out Fleet Insurance. More flexible than individual vehicle or private car insurance, Fleet Insurance drivers can be insured for all vehicles, including hire and loan cars.

Premiums are charged according to your personal risk and claims history, not on vehicle type.

With 'Any Driver' cover as an optional extra and full accident recovery service that can be included, you will find affordable Fleet Insurance combined with excellent service.

Why not take advantage of our Fleet Management Service (FMS) where we liaise with you on a monthly basis via e-mail so your fleet portfolio is always correct.

Our specialist fleet policies are underwritten by a range of the UK's leading fleet insurers and, in many cases, offer immediate cover.



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## *Liability Insurance from Insurewise*

Owning your own business has its responsibilities as well as its rewards, and it makes sense to protect your interests from expensive claims that could be seriously damaging to your cash flow. You should ensure that you are sufficiently covered for accidents involving members of the public and your own employees or their property. The way to do this is to take out Liability Insurance.

Insurewise has access to a wide range of Liability insurers including underwriters who can cover every day and those hard-to-place risks of high exposure. In many cases we can offer immediate quotations and cover.

## *Office Insurance from Insurewise*

Office insurance is vital in ensuring your business' continuity and our status as 'Independent Intermediaries' allows us to design an office insurance package with your company in mind with premiums from leading UK insurers.

Even the best run business can be severely disrupted by an unexpected disaster. With our Office Insurance packages, designed for UK businesses, you can be confident that we have the expertise along with that of our partner insurers, to deal with your particular needs. So it makes good sense to let us take care of things while you focus on what you are good at – managing your business.

Our office insurance policy coverage has been designed to meet the needs of all types of office-based businesses, such as consultants, architects, solicitors and surveyors.

Our insurance includes cover for your Contents, Revenue Protection, Public Liability and Employers' Liability cover and Commercial Legal Protection. You can also select from a broad range of optional covers and limits to tailor the policy to suit your individual business needs.



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# *Professional Indemnity from Insurewise*

In today's increasingly litigious environment, companies and individuals face ever more exposure to allegations of breaches of professional duty, the consequences of which can be financially and personally disastrous.

Insurewise can provide competitive Professional Indemnity (PI) Insurance. We handle PI Insurance for any company with a potential liability arising out of the provision of a professional service. With a team dedicated to handling PI Insurance, we have a wealth of experience in many specialist sectors including:

- Accountants
- Architects & Engineers
- Design & Construction
- Financial Advisors
- Insurance Brokers
- Manufacturing
- Solicitors
- Educational Establishments
- Management/Business Consultants
- Recruitment Agents



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# Household Insurance *from Insurewise*

Insurewise can provide tailored household insurance cover, offering a traditional and personal service with a competitive edge.

Our range of flexible services embraces most aspects of home and contents insurance including specific cover for holiday and overseas homes and travel.

Through our established relationships with some of the world's leading insurers and our imaginative approach, we are able to offer first-class policies to cover most circumstances and situations.

Our cover can include

- Building and contents
- Outbuildings and external facilities
- Overseas travel, including personal belongings and medical costs
- Second homes and overseas property
- Family motor fleet insurance
- Fine art, jewellery, antiques and collectables
- Pleasure craft and performance/prestige vehicles
- Family Legal Protection

Insurewise place great emphasis on the values of complete integrity, total confidentiality and you can experience this for yourself through your dedicated account handler. If you do need to make a claim, our claims service aims for a swift settlement that is fair for our clients.



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# *Children's Care Home Insurance from Insurewise*

In a challenging insurance market, the Children's Care Home sector has been hit hard with escalating insurance premiums.

At Insurewise, we endeavour to stem this rise in costs without compromising on protection. We have been specialising in this sector for over ten years, and in that time, we have built up a substantial presence in the children's care home market.

Offering Public Liability Insurance cover up to £10,000,000 and Abuse at £2,000,000 as standard and with some of the most enviable rates at our disposal, we have increased our portfolio of care home products using well known insurers who have a long history of underwriting in the care sector.

Understanding the needs of the marketplace has driven select insurers to provide retrospective cover for abuse, ensuring there are no gaps in protection. Link this stability to competitive Building and Contents, Business Interruption, and Children's Personal Effects cover, and you have a tailor-made insurance package that aims to meet every requirement of your institution.



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## Healthcare *from Insurewise*

At Insurewise we recognise that our clients' wellbeing is paramount, and it is important to us that you have adequate cover to look after yourself, your family's or your employee's health.

We work closely with a panel of healthcare insurance specialists to bring you Private Healthcare Insurance which offers prompt treatment should you, your family or your employees fall ill so that you can get back to health and back to work as soon as possible.

So why choose Private Healthcare Insurance?

- Flexible, affordable health cover, with a range of plans to suit your personal or businesses needs and budget
- Prompt access to expert treatment with Fast Track appointment booking services
- Experienced health professionals on hand 24/7 with Health at Hand as part of telephone health information services
- Access to the latest approved cancer drugs not routinely available on the NHS and market-leading heart and cancer cover
- Access to over 250 private hospitals around the UK, and more than 24,000 specialists and other practitioners who are experts in their fields.

**insurewise**<sup>®</sup>  
Commercial & Household  
Insurance Specialists

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# The Insurewise Commitment and Team

What you are guaranteed of once you become an Insurewise client:

1. A committed and qualified team acting for your best interests
2. A commitment to ongoing quality – ensuring that you have exactly the cover you need
3. Hands on claims management with insurers and solicitors
4. Ongoing monitoring and reporting of unsettled claims position to you
5. Advice on trends and detailed action plans where possible
6. Conformity of contact – your own team and account handler
7. Assistance in controlling your risk
8. Access to your documents 24/7/365 via our online portal

Service is an integral part of any relationship between a broker and their client. It is not simply a matter of processing a client's enquiry or acting as a post box between you and your insurers.

From the very beginning we have worked on the principle that it is better to provide service through technically competent staff. Your account handler will also be involved in the management of your account. Unlike most brokers the person who actually arranges the portfolio controls it, rather than passing all responsibility on to someone else.

## Our People and Vision

Many brokers are outsourcing claims these days, making it impossible to have effective control of claims or highlight future problems until it is too late.

Insurewise have their own in house claims manager. No person is office-bound and we actively encourage meetings with clients to discuss developments and requirements face to face. In their absence from the office someone will always be available to help you: all of the team are usually contactable by us when away from the office via e-mail.

We fully appreciate the leap of faith needed to change brokers. We are happy to put you in touch with companies similar to yourselves who would be more than willing to speak to you regarding the levels of support and commitment we provide for them and, in particular, the excellent service we offer.

We do not seek to be the largest broker in the world. However, what we do seek and have achieved, is an enviable reputation for quality and commitment to our clients, all of whom we enjoy working with.

## Our Team



**Neil McCulloch**  
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**Mandy Kisbee**  
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**Sarah Willis**  
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**Jackie Hall**  
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