

Schemes and Facilities brochure

Exclusive to members

The best insurance is a BIBA broker

www.biba.org.uk

Member helpline:
0844 77 00 266



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Dear Member

BIBA Schemes provide exclusive products that add value and provide new opportunities for members by offering access that may not otherwise be available.

BIBA has negotiated bespoke products with a number of specialist service providers to offer members a wide range of exclusive schemes to offer to your clients. These add strength to your business by providing you with the essential tools you need to retain a competitive edge.

BIBA Schemes are:

- exclusive to members
- quick and easy to use and sell
- specifically tailored to meet members' and their clients' needs
- many schemes now available via internet
- recommended by BIBA's General Insurance Brokers' Committee
- unique
- open to all members irrespective of their geographical location
- available with no minimum level of support.

Schemes offer:

- increased business opportunities
- excellent service
- advice and support from the experienced scheme provider on selling the product
- access to agencies and unique markets
- competitive premium
- market-leading products
- greater profitability.

Every scheme is specifically selected to provide members with products that will add value to their business. All income derived from BIBA schemes is invested straight back into membership.

Eric Galbraith

BIBA Chief Executive

Commercial Package and Combined

Towergate Commercial Underwriting believes in helping to manage the risks that businesses face. This gives BIBA members a strong differential in the market offering Towergate Commercial Underwriting's unique risk management package – included automatically in your client's cover.

- Enhanced/negotiable commission
- All business transacted online
- Market-leading wording
- Statement of Fact – no signature needed
- Free training programmes, including health and safety training
- Competitive pricing with price match of existing terms for account transfers, flexible new business rating and £250+IPT minimum premium.

Cover is available for offices, retailers, guest houses, surgeries and commercial combined.

- Scheme – **Commercial Package and Combined**
Provider – **Towergate Underwriting**
Contact – **Justin Wright**
Address – **The Octagon, Middleborough,
Colchester, Essex, CO1 1TG**
Telephone – **0844 892 0965**
Fax – **0844 892 0966**
Email – **justin.wright@towergate.co.uk**



Committed Payments Plan

The BIBA 'Committed Payments Plan' will help to protect all your clients' monthly financial commitments that are paid by regular direct debit or standing orders.

The plan has been designed to pay all their regular bills each month if your client is unable to work due to disability or involuntary unemployment and also provides free practical back to work assistance services, and legal protection cover should things go wrong.

Features

- 22.5% commission, each year for the life of the policy
- Stand alone, flexible and portable, not tied to any lender or linked to any mortgage or loan
- Ability to protect regular bill payments of £200 to £2000 per month
- Optional life cover – the ability to provide a sum insured from £2,400 to £24,000
- Back to work assistance – confidential and independent advice programme offering practical assistance such as CV's, interview skills and access to job vacancy database
- Legal protection – up to £50,000 professional legal help in appealing or defending disputed employment contracts or negotiating a settlement for bodily injury and tax helpline 24/7.

Alternatively, a reduced cash payment plan is also available which pays out a one-off £1,000 tax free lump sum on notification of redundancy to help with those extra costs your clients have whilst searching for a new job.

To apply for an agency for Committed Payments go to <http://www.millenniuminsurance.co.uk/MIBCoperate/ApplyOnline.aspx>

- Scheme – **Committed Payments Plan**
 Provider – **Millennium Insurance Brokers Limited**
 Contact – **Stephen Clowes**
 Address – **Unit G3, Lacy Way, Lowfields Business Park, Elland, HX5 9DB**
 Telephone – **0844 412 4153**
 Email – **stephen.clowes@directgroup.co.uk**
 Website – **www.millenniuminsurance.co.uk/MIBCoperate/ApplyOnline.aspx**



Credit Management and Bonds

Credit Management and Bonds from Perkins Slade Ltd offers BIBA members access to expert advice on credit risks and solutions designed to improve financial security and credit control. BIBA brokers also benefit from special commission arrangements, preferential rates and a wide scope of cover.

Credit Management and Bonds provides an additional source of revenue as well as a means of increasing customer loyalty and providing security in a competitive market.

Key features include:

- access to credit insurance, bonds, business finance, collections and credit reports from market-leading providers
- expert advice from an experienced team with combined experience of more than 100 years including international expertise and technical specialism in political risks
- products and services that actively help to reduce client failure by encouraging robust credit management.

Scheme – **Credit Management and Bonds**

Provider – **Perkins Slade Ltd**

Contact – **Darren Felsenstein**

Address – **3 Broadway, Broad Street,
Birmingham, B15 1BQ**

Telephone – **0844 875 8148**

Fax – **0121 625 9000**

Email – **darren@biba-credit-and-bonds.com**

Website – **www.biba-credit-and-bonds.com**



perkinslade
Intelligent Insurance

Cyber Liability

Media and technology are revolutionising the way we communicate and changing the way businesses operate and grow. This is giving rise to a new breed of risks that are not covered by traditional insurance policies. Intellectual property rights infringement, invasion of privacy, defamation, inadvertent loss of sensitive data, and business systems interruption arising from the use of email, internet and social media are just a few of the new risks faced by companies today.

Esurance® CPM from CFC Underwriting provides:

- comprehensive media liability, including cover for user generated content
- cover for security breaches, both online and offline
- breach of contract, including non-disclosure agreements
- cyber liability, professional liability and privacy breach notification costs
- cover for liability arising from computer viruses and hacking
- full worldwide cover as standard
- premiums starting from as little as £300.

Scheme – **Cyber Liability**
Provider – **CFC Underwriting**
Contact – **Scott Sayce**
Address – **85 Gracechurch Street, London, EC3V 0AA**
Telephone – **020 7220 8500**
Email – **ssayce@cfcunderwriting.com**
Website – **www.cfcunderwriting.com**



Directors' and Officers' Liability

Bluefin has teamed up with BIBA to offer a directors' and officers' (D&O) insurance scheme, designed to provide cover for legal defence costs, and where appropriate, any final settlement or compensation award in the event of a claim.

- Online quote and bind system
- 27% commission
- Fully non-rescindable in the event of non-disclosure
- Pre-investigation costs covered
- Entity cover of £250,000 is automatically included.

Policy includes a continuous cover clause resulting in no loss of cover where a policy is transferred to Bluefin from another insurer.

Scheme – **BIBA D&O**
Provider – **Bluefin Insurance Services Ltd**
Contact – **Laura High**
Address – **14 Kings Court, Willie Snaith Road,
Newmarket, Suffolk, CB8 7SG**
Telephone – **01638 782465**
Email – **laura.high@bluefingroup.co.uk**
Website – **www.bluefingroup.co.uk**



Bluefin



Environmental Liability

Environmental liability insurance (or premises pollution liability) has traditionally been expensive and difficult to obtain – this is no longer the case. bibaenvironmental.com provides access to preferential premiums and cover via ACEonline.

- Complementary/compensatory damage (including biodiversity damage) as required by the European Environmental Liability Directive 2007 – now implemented.
- Gradual Pollution cover can be provided for operational risks going forward and historical risk (retrospectively).

Cover highlights:

- costs incurred following the discovery of pollution on and off-site where a clean up is imposed by regulators or required by third parties
- liability for third-party bodily injury, property damage and clean-up costs.

USPs for BIBA members:

- specialist BIBA member premiums start at £400+IPT
- free inclusion of a first-party business interruption extension
- quoted and bound online with instant policy issue
- bespoke quotes offline for large/international operations, contractors, pollution, liability and historical cover for problem sites.

Scheme – **Environmental Liability**
 Provider – **Gallagher Environmental**
 Contact – **Ben Sharp/Laureen Wright**
 Address – **6 Alie Street, London, E1 8DE**
 Telephone – **020 7204 6096**
 Email – bibaenvironmental@ajg.com
 Website – www.bibaenvironmental.com



Excess Public and Products Liability

Cnaexcess.co.uk provides members with quick and easy access to affordable excess public and products liability insurance for small to medium sized UK-based businesses.

The benefits of cnaexcess.co.uk include:

- quote and bind cover online for over 1,600 businesses
- available for companies with up to £50 million turnover. Higher turnovers can also be bound online following approval from a CNA underwriter
- up to £10 million additional cover available above the underlying limit
- bind mid-term adjustments and manage your renewals online
- all major insurers' wordings accepted
- enhanced commission for BIBA members.

Scheme – **cnaexcess.co.uk**

Provider – **CNA Insurance Company Ltd**

Contact – **Louise Shone**

Address – **7th Floor, 1 New York Street,
Manchester, M1 4HD**

Telephone – **0161 242 4445**

Fax – **0161 242 4411**

Email – **cnaexcesssupport@cnaeurope.com**



Group Personal Accident and Business Travel

The ACE Group Personal Accident and Business Travel scheme provides BIBA members with a quick, simple and comprehensive product solution for clients wishing to protect their most valuable asset, their employees.

Providing a wide range of personal accident benefits and either single or multi-trip business travel, this facility can be tailored to suit SMEs through to blue-chip multinational businesses.

The key features are:

- an enhanced wording, including "rehabilitation and case management" and £100,000 of legal expenses cover
- dedicated accident and health servicing team providing a high level of broker service, including online fulfillment
- market-leading claims handling and settlement service
- enhanced policy pricing with a BIBA member discount of 7.5 per cent
- access to ACE Business Class Assistance services
- variable levels of commission.

Scheme – **Group Personal Accident and Business Travel**
 Provider – **ACE European Group**
 Contact – **Faye Lovegrove**
 Address – **Ashdown House, 125 High Street,
 Crawley, West Sussex, RH1 1DQ**
 Telephone – **0800 519 9910**
 Email – **biba.pat@acegroup.com**



Haulage and LGV Insurance

Bluefin specialises in supplying insurance solutions for the freight and transport industry. The BIBA scheme offers motor insurance for large goods vehicles (over 5 tonnes) whether they are carrying goods for other people, or on an own goods basis.

- Competitive rates for haulage and skip and waste trades
- Introductory discounts for new ventures
- Can accommodate vehicles that carry hazardous goods (excluding UN classes 1 and 7)
- Automatic attached and detached trailer cover
 - Can accommodate vans for own goods where we insure a HGV
- Enhanced commission for BIBA members.

Scheme – **MotorRISK BIBA**

Provider – **Bluefin Insurance Services Ltd**

Contact – **Samantha Todd**

Address – **14 Kings Court, Willie Snaith Road,
Newmarket, Suffolk, CB8 7SG**

Telephone – **01638 782217**

Email – **samantha.todd@bluefingroup.co.uk**

Website – **www.bluefingroup.co.uk**

Bluefin



High Net Worth

Executive Home provides cover for clients that have contents worth £75,000 and above. **Executive Plus** provides exceptional cover to clients that have acquired possessions with a value of £200,000 or more or pay more than £2,000 premium per annum.

Executive Home includes:

- home emergency and identity theft cover
- unlimited alternative accommodation and trace and access cover
- a comprehensive fine art and antique section including new purchases, death of artist and defective title cover.

Executive Plus includes:

- extended replacement on buildings and contents
- a free walk-through validation by Lyon + Turnbull
- Lorega claims concierge service and an all inclusive crisis management section incorporating Red24
- an upgraded replacement of jewellery option.

Scheme – **BIBA High Net Worth**

Provider – **Sterling Insurance Company Ltd**

Contact – **Mark Arends**

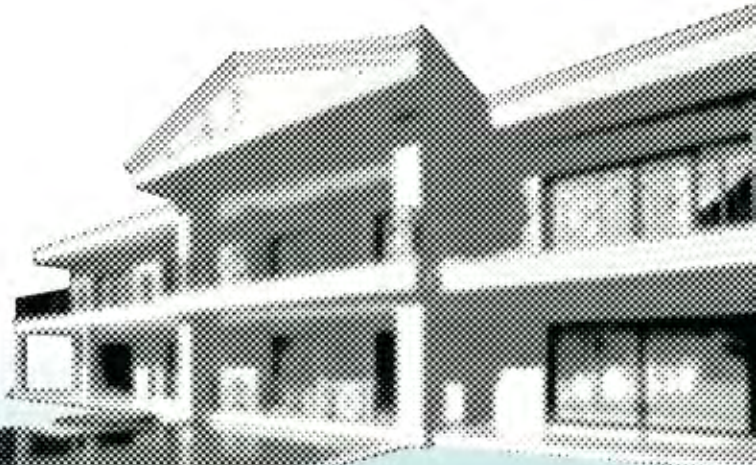
Address – **50 Kings Hill Avenue, Kings Hill,
West Malling, Kent, ME19 4JX**

Telephone – **0845 271 1445**

Fax – **0845 271 1467**

Email – **marends@sterlinginsurancegroup.com**

Website – **www.sterlinginsurancegroup.com**



Holiday Travel

The enhanced BIBA Protect Travel Insurance scheme – now including financial failure protection as standard – offers you a web-based solution that enables you to sell travel insurance through your own branded website, upgrade policies mid-term and renew online. You will also have access to bespoke underwriting via decision making underwriters at Tokio Marine Europe Insurance Limited.

- Age limit 85 for single trip policy, 75 for annual multi-trip policy and independent travel permitted for all insured persons, including children.
- A family policy can cover dependent children under the age of 24 years if still in full-time education, and infants aged under four years are covered for free on any adult policy. Single excess applies per family, per incident.
- No terrorism exclusion
- Many hazardous sports included as standard
- Pre-existing medical conditions may be covered, subject to medical screening
- Cover for the insolvency of the airline and other end supplier not forming part of a package holiday.

Scheme – **BIBA Protect Travel Scheme**

Provider – **Tokio Marine Europe Insurance Limited**

Contact – **Geoff Chapman and Dipesh Patel**

Address – **150 Leadenhall Street, London, EC3V 4TE**

Telephone – **020 7398 2944 / 020 7398 2948**

Fax – **020 7398 2940**

Email – **travel@tokiomarine.co.uk**

Website – **www.tokiomarine.co.uk**



**TOKIOMARINE
EUROPE**



Individual Private Medical Insurance

Private medical insurance is a valuable benefit for your individual and owner manager clients, giving people access to prompt consultation and treatment.

BIBA members have access to the bespoke MYWellbeing plans. These plans, brought to you by Jelf and underwritten by AXA PPP healthcare, offer a range of cover options from low-cost budget plans to competitively priced comprehensive schemes.

- Options for people both with or without existing cover
- Four core plans that can be enhanced to include psychiatric cover
- Premium reductions, with up to 7.5% off existing renewal terms
- Further reductions through increased excess or 6 week options
- Enhanced cover for monitoring of specified conditions
- Operates with a No Claims Bonus as standard
- Simplified declaration for Medical History Disregarded transfers.

Scheme – **Individual private medical insurance (my Wellbeing)**

Provider – **Jelf**

Contact – **Katie Cook, Jelf Individual Healthcare Team**

Address – **Endeavour House, Crow Arch Lane,
Ringwood, Hants, BH24 1HP**

Telephone – **0800 11 6 4512**

Fax – **01425 484 918**

Email – **Katie.cook@jelfgroup.com**

Website – **www.jelfgroup.com**



Late Night Entertainment

ClubPM, ClubEX and Nightscene comprise the suite of products specifically designed for late licenced venues, provided by Tasker & Partners. We provide the right product for your Nightclub, Gentlemen's Club or Late Night Bar customers.

- Quotations and cover can be arranged and bound online
- Agree Terms of Business and be up and running online in minutes
- Our products feature low excesses and highly competitive premiums
- Unique cover extensions and increased commission for BIBA members
- Free Risk Management Programme for ClubPM policyholders
- Underwritten 100% by A Rated Insurers exclusively to BIBA members.

Scheme – **ClubPM Late Night Entertainment Scheme**

Provider – **Tasker & Partners Ltd**

Contact – **Lucy Wise and Barry Reynolds**

Address – **3 Lloyds Avenue, London, EC 3N 3DS**

Telephone – **0207 623 4133**

Email – **imanager@taskerpartners.com**

Website – **www.clubpm.co.uk**



Let Property

Many landlords do not have the appropriate type or level of cover in place to protect their investment.

At BIBALet we specialise in providing tailor-made solutions for the Residential Let Market.

Why use BIBALet?

Cover includes landlords' buildings, contents, block of flats, tenants contents, UK holiday homes, legal expenses, rent guarantee, home emergency and residential portfolios.

- Competitive rates for professional tenants, DSS and students
- Enhanced commission deals for BIBA brokers and no minimum volume for an agency
- Online quote and buy system
- Dedicated team offering a swift and personalised service
- Dedicated claims account handler.

Scheme – **BIBALet**

Provider – **Keelan Westall, a division of Barbon Insurance Group Limited**

Contact – **Amy Flintham, Distribution Manager**

Address – **9 Highview, High Street, Bordon, Hampshire, GU35 0AX**

Telephone – **0755700159 / 01420 470509**

Fax – **01420 488072**

Email – **aflintham@keelan-westall.co.uk**

Website – **www.bibalet.co.uk**



Loss Recovery Insurance

Lorega is the UK's leading independent provider of specialist products and services for the handling of policyholder claims. This covers the fees of a fully-qualified independent loss adjuster to prepare and negotiate your clients' material damage and business interruption claims.

– Now includes a free claims helpline service exclusive to BIBA members

- Allows you to take control over the claims function and provide exceptional service to customers
- Immediate contact with the client after the loss is reported to us and a client visit within 24 hours
- High quality, fully qualified loss adjusters dedicated to dealing with all aspects of the claim
- Provides 24/7 nationwide support
- Provides a completely new revenue stream.

Scheme – **Loss Recovery**

Provider – **Lorega**

Contact – **Lee Bennett, Associate Director**

Address – **8th and 9th Floors, 36 Leadenhall Street,
London, EC3A 1AT**

Telephone – **07881 781750 / 020 7767 3070**

Fax – **020 7655 2800**

Email – **lbennett@lorega.com**

Website – **www.lorega.com**



Marine Cargo

CargoSprint provides members with a no-nonsense online cargo product underpinned by the 2009 Institute Cargo Clauses that delivers ease of administration and immediate PDF policy documentation.

Crucially, unlike other web-based products, it offers far more than an inflexible one-size-fits-all transaction, and truly facilitates the negotiation process, allowing full presentation of risk details and for cover to then be tailored accordingly.

Members benefit from:

- enhanced commission levels
- access to local, specialist underwriters
- a no-nonsense wording that can still be tailored to individual policyholder needs
- online risk submission and policy administration
- online document production – delivering contract certainty
- online claims notification and administration.

Scheme – **CargoSprint**

Provider – **Northern Marine Underwriters Ltd**

Contact – **Peter Oddy**

Address – **NMU House, 380 New Hythe Lane,
Kent, ME20 6RZ**

Telephone – **01622 710181**

Email – **peter.oddy@nmu.co.uk**

Website – **www.nmu.co.uk**



Medical Travel

Medical Travel is a web based solution (accessed from a link via the BIBA website) to cover clients who have significant medical conditions, provided by AllClear Insurance Services, specialists in travel insurance for people with pre-existing medical conditions and for older travellers. Our system incorporates online medical screening within a one stop process, so there is no sending off medical declarations or dealing with supplementary questions. Those who are unfit to travel (in the opinion of their doctor) or who have a terminal prognosis of less than six months on return from the trip are ineligible.

- All medical conditions can be considered
- No upper age limit on single trips
- All destinations
- Cover considered whilst on chemotherapy or radiotherapy
- The entire travelling party can be covered on our policy
- Optional 'travelling companion' extension if remainder of travelling party insured elsewhere
- Optional hospital waiting list cover.

Scheme – **Medical Travel**

Provider – **All Clear Insurance Services**

Contact – **Paul Hickman/Garry Nelson**

Address – **All Clear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ**

Telephone – **07525 323677 / 07764 420966**

Fax – **01708 339 500**

Email – **paul.hickman@allclearinsurance.com**
garry.nelson@allclearinsurance.com

Website – **www.allclearinsurance.com**



AllClear ✓
INSURANCE SERVICES

Non Standard Property

Covers three of the hardest non-standard property insurances to place:

- **PUPS** (Previously Underpinned Properties) insurance for subsidence-impaired homes
- **Flood insure** for properties that are prone to flooding
- **Fairplay** household insurance for proposers with criminal convictions
- Cover for risks that most insurers decline
- Choice of commission or net rated policies
- Surveys and underwriting carried out in-house.

Scheme – **BIBA “Real” Non Standard Household**

Provider – **Bureau Insurance Services**

Contact – **Karen Crouch (PUPS & Flood Insure)**
Terry Browning (Fairplay)

Address – **Bureau House, 49-51 St Leonards Road,
Bexhill-on-Sea, East Sussex, TM40 1JA**

Telephone – **0845 300 6127 (PUPS & Flood Insure)**

Telephone – **01424 220110 (Fairplay)**

Fax – **01424 217017**

Email – **cover@bureauinsure.co.uk**

Website – **bureauinsurance.co.uk**



Bureau Insurance Services Ltd

Private Motor and Commercial Vehicle – Plus Add On's

Broker Direct offer agency facilities to all BIBA members which will allow access to a wide variety of private motor and commercial vehicle EDI products.

– **BDZ40**

A comprehensive private car product utilising unit level post code rating for the policyholder aged 30 or over

– **BDYoungDriver**

A third party fire and theft private car product, for policyholders aged 19 to 26 who have one or two years driving experience and no claims bonus

– **BDCarline**

Mainly a third party fire & theft private care product for the more mature policyholder living in rural locations

– **BDVanline**

A commercial vehicle product for the mature tradesman living in rural locations

– **BDPremier**

A private car product with high levels of no claim bonus, driven by insured and spouse and second ownership of an executive saloon and the like

– **BDProvide**

Private car product extending location distribution into semi urban post codes

– **BDAssistance**

A mainstream breakdown product provided by RAC aimed at private car, motor cycle and commercial vehicles

– **BDElite**

Full Claims Management Service, BDElite offers something fresh and compelling for you and your customers that will significantly improve your clients' claims experience.



Scheme – **Private Motor and Commercial Vehicle – Plus Add On's.**

Provider – **Broker Direct Plc**

Contact – **Michelle Lilley/Daisy Scannell**

Address – **Deakins Park, Hall Coppice Road, Egerton, Bolton, BL7 9RW**

– **01204 600 345**

Telephone – **01204 600 312**

Email – **support@brokerdirect.co.uk**

Website – **www.brokerdirect.co.uk**



Unoccupied Properties

Providing a comprehensive package of insurance covers for both commercial and residential unoccupied properties. Offering extremely favourable scheme rates and underwritten by A+ rated insurers, cover can include:

- full perils available for most properties
- facility to place large risks
- cover can be extended to include landlord's contents
- property owner's liability given as standard
- terrorism cover can be included
- fast, reliable, and efficient turnaround of quotations.

Scheme – **Unoccupied Properties**
Provider – **Camberford Law plc**
Contact – **Alex Smith**
Address – **Lygon House, 50 London Road,
Bromley, Kent, BR1 3RA**
Telephone – **020 8315 5000**
Fax – **020 8460 2118**
Email – **properties@camberfordlaw.com**
Website – **www.camberfordlaw.com/properties**



BIBA Facilities offer access to exclusive services that add value and reduce costs. BIBA has negotiated bespoke facilities with a number of specialist providers to offer members a wide range of exclusive services. BIBA's Facilities collection adds strength to your business by providing you with the essential tools you need to retain a competitive edge.

BIBA Facilities are:

- a practical resource to help brokers
- designed to help your business
- specifically tailored to meet members' needs
- selected by brokers for brokers.

Facilities offer:

- first rate service
- specially negotiated rates
- providers who are experts in their field
- opportunity for increased income
- reduced business expenses.

Each facility has its own individual benefits, allowing you to improve your business performance the most.

Eric Galbraith

BIBA Chief Executive

Insurance RatingsView

Insurance RatingsView is a bespoke insurer security credit rating service for BIBA members and is now available on Standard & Poor's **Insurance Markets on the Global Credit Portal** providing you with greater access to Standard & Poor's data, analytics and tools supporting underwriting, broking, risk management, independent analysis and financial governance in the global insurance industry.

- RatingsView is a real-time web source for objective ratings and analysis
- Ratings on more than 100 UK and Irish Insurers
- Assessments on Lloyd's Syndicates
- Instant access to the latest ratings, research and key financials from Standard and Poor's analyst
- Optional email alerts that will inform you of any rating changes
- Discount for multiple purchases.

Scheme – **Insurance RatingsView**
Provider – **Standard & Poor's**
Contact – **Florence Henderson**
Address – **20 Canada Square, Canary Wharf,
London, E14 5LH**
Telephone – **020 7176 3767**
Fax – **020 7176 7004**
Email – **florence_henderson@standardandpoors.com**
Website – **www.standardandpoors.com**

**STANDARD
& POOR'S**



Personal Lines Administration

If individual private car or household insurance is not your main business, you should find out more about this facility. We can administer your existing book and pay you commission for the life of the business, leaving you to concentrate on your specialisation. We can even cross sell for you too.

- Enhanced commission for BIBA members
- Commission payable for the life of the business
- Competitive premiums, ensuring high conversion and retention
- Reduced strain on resources
- Reduced administration costs and maximised income
- More than 40 years personal lines experience.

Scheme – **Personal Lines Administration**

Provider – **Equity Direct Broking Ltd**

Contact – **Steve Young**

Address – **Library House, New Road,
Brentwood, Essex, CM14 4GD**

Telephone – **01277 206176**

Fax – **01277 249898**

Email – **steve.young@equitygroup.co.uk**

Website – **www.equitygroup.co.uk**



Premium Finance

Premium Credit is the premium finance company endorsed by BIBA for members. With over 1.7 million customers, gross advances of £3billion in 2010 and more than 17 million direct debits processed each year, we are the number one premium finance company in the UK and Ireland.

BIBA members benefit from:

- premium finance available on commercial, personal lines and professional indemnity policies
- finance commission – opportunity to increase your earnings
- online trading – systems integrated with all major software houses
- transparent pricing – no hidden charges
- opportunity to spread the cost of your BIBA membership fees.

Scheme – **Premium Finance**
Provider – **Premium Credit Ltd**
Contact – **Cristian Jackson**
Address – **60 East Street, Epsom, Surrey, KT17 1HB**
Telephone – **0844 736 9836**
Fax – **01372 746033**
Email – **cristian.jackson@pcl.co.uk**
Website – **www.premiumcredit.co.uk**



Valuation Services

BIBA's Valuation Services, provided by Cunningham Lindsey, has highlighted over £1.1 billion of underinsurance on 1,350 completed valuations. This means potentially catastrophic consequences for customers and their businesses.

Valuation Services provide a swift and accurate assessment of rebuilding costs to allow the sums insured to be set correctly to:

- protect from over or underinsurance
- safeguard against PI claims by relying on professional advice
- comply with FSA competency requirements by the use of chartered professionals
- provide peace of mind for policyholders regarding adequacy of sum insured
- differentiate your offering to new and existing clients with an innovative value-added service.

Scheme – **Valuation Services**

Provider – **Cunningham Lindsey Valuation Services**

Contact – **Phillip Lane**

Address – **Aquila House, London Road,
Redhill, Surrey, RH1 1NJ**

Telephone – **0845 641 4975**

Fax – **0845 641 4974**

Email – **valuationservices@cl-uk.com**

Website – **www.cl-valuations.com**



The BIBA professional indemnity initiative

The BIBA PI initiative has helped countless members with PI problems. The initiative is not only about insurance. It is also about understanding the most common causes of claims, what measures can be taken to avoid them and how to arrange an appropriate policy for your brokerage. The BIBA website has a dedicated members' PI section with further resources for members.

The BIBA PI initiative assists members:

- attain optimum policy protection from the insurance market in relation to insurance coverage for professional liability risks
- become aware of the risks associated with being an insurance broker
- avoid breaches of regulation and claims of negligence
- with the notification, management and negotiation of claims
- with disputes over PI policy coverage
- with the management of risk
- in understanding their role, duties and obligations as an insurance intermediary regulated by the FSA
- achieve high standards of competence and practice.

What can I learn from the PI initiative?

Members have access to the BIBA panel of experts in PI risk and insurance. Whatever your problem or question, whether it concerns a claim, a notification, a dispute over policy coverage or simply wanting advice on good practice and risk management, the answer is only a phone call away.

BIBA has appointed three accredited brokers to provide a competitive, specialist resource for members.

Each broker is selected for their proven knowledge of professional indemnity insurance and the markets available. The brokers represent both London and regional interests and, between them, a wide range of insurers representing a full cross-section of the market.

BIBA has produced four publications to assist members and these can be downloaded from the BIBA website



**BIBA -
accredited
PI broker****Howden Insurance Brokers**

Howden is pleased to be selected by BIBA to provide PI cover to its members. Howden is a leading expert in professional indemnity providing in-depth knowledge, skill and expertise to their clients with a reputation built on responding to market needs and providing innovative policies.

Key benefits:

- offering competitive prices through an exclusive scheme with leading AA-rated insurer, Zurich
- full civil liability policy
- first-party cover for FSA investigation costs
- cover for 'non-regulated' activity
- 50% reduction in excess if a claim is settled by mediation
- experienced dedicated team, insuring over 100 brokers and insurance intermediaries in the UK.

Contact – **Mike Eld**

Address – **Howden Insurance Brokers Limited**

Bevis Marks House, 24 Bevis Marks, London EC3A 7JB

Telephone – **020 7648 7210**

Email – **meld@howdengroup.com**

Website – **www.howdengroup.com**



**BIBA -
accredited
PI broker**

Lockton Companies LLP

Lockton have been providing the insurance broking profession with professional indemnity insurance (PII) and risk management services for the last 40 years.

We have a wealth of talented professional indemnity specialists dedicated to serving this sector.

Our commitment to the broking community is evidenced by our 25 year relationship with the British Insurance Brokers Association (BIBA) and their members as a scheme provider.

Key features of our EXCLUSIVE products:

- unparalleled coverage
- innocent **non disclosure**
- £250,000 FSA or other professional bodies **investigation costs**
- automatic 12 months **free run-off** provision
- **compensation** for court attendance
- **acquisition** cover
- **claims advocacy** support
- premiums start from £550.

Contact – **Brian Boehmer**

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Telephone – **0207 933 2083**

Fax – **0207 933 0739**

Email – **brian.boehmer@uk.lockton.com**

Website – **www.lockton.com**



BIBA - Towergate Professional Indemnity
accredited
PI broker

Key benefits:

- cover for damages awarded by Ombudsman
- protection against inadvertent or innocent non-disclosure
- indemnity costs of FSA or other professional body investigations
- dedicated claims service, providing immediate and expert advice and support to members in respect of any claims or circumstances which they consider may fail to be notified under their PI policy
- risk management – provision of risk management advice to principals and staff addressing the risks issues arising from regulation and current changes taking place in the industry
- specifically designed for small to medium-sized regional brokers and is aimed at providing the widest form of cover at a competitive price.

Contact – **Paul Kirkham**

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Manchester, M1 3BE**

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