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January 2006

Dear Member

Creation of the Towergate Partnership brings 4 BIBA schemes under one brand

The change has taken place following the merger between BIBA scheme Providers Folgate Partnership and Towergate Underwriting. The 4 schemes are:

- **Commercial Combined ~ including property owners**
- **Broker's own Professional Indemnity**
- **Personal Accident**
- **Credit Insurance and Bonds**

The BIBA Towergate schemes are tried and tested, originally created by brokers for brokers, each offering their own unique benefits, for example, the Credit and Bond schemes include a personalised support service to help brokers and their clients with this specialist insurance. The commercial combined scheme includes the BIBA Business Plan Policy, which helps reduce administration with no requirement for collection of traditional year-end declarations or most mid-term adjustments. Excellent service, wide cover and competitive prices however, come as standard.

Eric Galbraith, BIBA Chief Executive says "This merger creates an attractive proposition for members; one which over 500 members are already benefiting from".





Andy Homer, Towergate Partnership Chief Executive says "We are BIBA partner members and want to help brokers continue to serve and retain their clients by giving access to the products and services required to meet their needs. Towergate give BIBA Members direct access to professional underwriters with the expertise and authority to trade. We are investing heavily in e-commerce, for example our BIBA Personal Accident scheme provides brokers with instant on-line quotes."

To register your interest in any of the BIBA Towergate schemes please use the contacts below

Yours sincerely

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The Towergate Partnership's BIBA Schemes Contacts

Commercial Combined	 <p>towergate underwriting commercial lines</p>	Laura Jones laura.jones@towergate.co.uk 0870 366 9561
Credit and Bonds	 <p>towergate credit risk solutions</p>	Iain Gunn iain.gunn@towergate.co.uk 0870 905 0668
Personal Accident	 <p>towergate underwriting personal accident & travel</p>	The Underwriting Team Bibapa.enquiries@towergate.co.uk 0870 905 0672
Professional Indemnity	 <p>towergate professional indemnity</p>	Richard Gledhill Richard.gledhill@towergate.co.uk Steve Dixon Steve.dixon@towergate.co.uk 0161 831 3222

Faxback Attached



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FAX BACK FORM

Please complete this form for further information, or to be contacted about one or all of the Towergate Partnership's BIBA schemes.

Please tick the relevant box for further information or to be contacted.

Commercial Combined	further information	<input type="checkbox"/>	call me	<input type="checkbox"/>
Credit and Bonds	further information	<input type="checkbox"/>	call me	<input type="checkbox"/>
Personal Accident	further information	<input type="checkbox"/>	call me	<input type="checkbox"/>
Professional Indemnity	further information	<input type="checkbox"/>	call me	<input type="checkbox"/>

Mr/Mrs/Miss/Ms First name _____ Last Name _____

Company name & address _____

_____ Postcode _____

Email address (block caps) _____

Direct line _____

PLEASE FAX BACK ON:

0870 366 1343

