Schemes and Facilities brochure 2014

focusing on schemes

Exclusive to members

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
- 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.

Each 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.

**Steve White**  
BIBA Chief Executive
BIBA Schemes

Towegate Commercial Underwriting believes in helping BIBA members differentiate themselves from the direct insurers, call centres and online competition – by offering a range of added value services to help them compete and win business in this competitive environment.

BIBA’s commercial combined and package scheme with Towegate adds real value to the usual core commercial product range with built in online Health and Safety, Human Resource and Business Continuity tools plus the ability to set up and manage a range of online trading tools – giving you an extra edge.

- All business transacted online
- Enhanced/negotiable commission
- Market leading policy wording
- In-house claims specialists
- Free training programmes, including health and safety training
- Competitive pricing with price match of existing terms for account transfers, flexible new business rating and attractive variable premiums.

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

Scheme – Commercial Package and Combined
Provider – Towegate Underwriting
Contact – Tony Silve/Iain Blair
Address – The Octagon, Middleborough, Colchester, Essex, CO1 1TG
Telephone – 01206 773675/01206 773632
Email – tony.silve@towergate.co.uk
iain.blair@towergate.co.uk

To register for a TCU online account please email biba@towergate.co.uk
The **BIBA Cleaning Scheme** is operated by specialist brokers to the cleaning industry, Gleaming Wholesale, and is underwritten by Hiscox Insurance.

The scheme provides specific covers for the cleaning industry including damage to property worked on and treatment risks.

- Quotes transacted online
- Interest free direct debit payments
- Same day quote turnaround
- No proposal, renewal or declaration forms
- No annual declarations
- Enhanced commission
- Minimum premiums of just £190 for sole traders.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Cleaning Contractors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>Gleaming Wholesale</td>
</tr>
<tr>
<td>Contact</td>
<td>Martin Holden/Mark Farrimond</td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.bibacleaningscheme.co.uk">www.bibacleaningscheme.co.uk</a></td>
</tr>
<tr>
<td>Telephone</td>
<td>0845 474 0068</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:office@bibacleaningscheme.co.uk">office@bibacleaningscheme.co.uk</a></td>
</tr>
</tbody>
</table>
Credit Management and Bonds from Perkins Slade 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, factoring and invoice discounting, debt recovery and credit reports from market-leading providers
- expert advice and support from an experienced credit team at Perkins Slade, with combined experience of more than 100 years in the placement of credit and bond risks
- products and services that actively help to reduce client failure by encouraging robust credit management disciplines
- provision of a broker support service to assist you in promoting the relevant products and services to your clients.

**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**  
**Website** – **www.biba-credit-and-bonds.com**
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. Cyber crime, cloud computing, inadvertent loss of sensitive data, and business system damage and interruption arising from the use of email, the internet and social media are just a few of the risks faced by companies today.

Esurance® CPM from CFC Underwriting provides:
- Cyber liability, privacy liability and first and third party privacy breach notification costs
- Comprehensive cyber crime cover including phishing scams, telephone hacking, identify theft, wire fraud and cyber extortion
- Consequential reputational harm cover which gives protection for loss of net revenue as a result of security breach or denial of service attack
- No retroactive date meaning there is no restriction on when the event which gave rise to the liabilities occurred
- Cover for data held “in the cloud”
- Comprehensive multimedia liability, protecting against claims for intellectual property rights infringement relating to all forms of content, including user generated content
- Cover for regulatory actions and investigations
- Court attendance and crisis communication costs
- Full worldwide cover as standard.

Premiums starting from as little as £150 for a £1,000,000 limit

CFC Underwriting is a Lloyd’s underwriting agency. We provide our broker partners with innovative insurance solutions, specialist expertise and unrivalled service levels.

Scheme – Cyber Liability
Provider – CFC Underwriting Ltd
Contact – Chris Gilson
Address – 85 Gracechurch Street, London, EC3V 0AA
Telephone – 0207 220 8500
Email – cgilson@cfcunderwriting.com
Website – www.cfcunderwriting.com
Engineering Insurance & Inspection Services

E S Risks offers a range of engineering products and services specifically designed to provide you and your clients with competitive premiums, comprehensive cover, market-leading service delivery and competitive rates of commission.

Products & Services Available:
- Engineering inspection
- Computer & electronics cover
- Contractors plant
- All machinery products & insurance
- Deterioration of stock and engineering business interruption
- Erection all risks and contractors all risks
- Specific contract/project insurance and stand alone 6.5.1 (non-negligent damage)
- Renewable energy.

Key Benefits include:
- Bespoke cover and increased policy limits for BIBA members
- Service guarantee for inspection
- “Quick quote” facility for inspection services
- Online quote and buy facilities for both “Computers and Electronic Cover” and Inspection services available
- Access for your clients to an online report for all completed inspections
- Competitive commission levels
- Nationwide training programme.

Unique roll over deals are also available for accounts in excess of £25,000. This will include bespoke rating and further enhanced remuneration.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Engineering</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>E S Risks</td>
</tr>
<tr>
<td>Contact</td>
<td>Steve Dutton, UK Development Manager</td>
</tr>
<tr>
<td>Address</td>
<td>America House, 2 America Square, London EC3N 2LU</td>
</tr>
<tr>
<td>Telephone</td>
<td>020 7977 5222</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:BIBA.Eng@esrisks.com">BIBA.Eng@esrisks.com</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.esrisks.com">www.esrisks.com</a></td>
</tr>
</tbody>
</table>
Equestrian

Equestrian insurance is the cornerstone of the SEIB business and the scheme offers cover for all things equestrian from horse to horsebox, riding school to livery yard and all things in between.

SEIB have several different products for horse and pony insurance including one for older horses. Horsebox and horse trailer insurance can include a breakdown service and there are several discounts depending on where the vehicles are kept and the size of the horsebox that makes the products very competitive. The equestrian combined insurance provides cover for riding schools and livery yards including liability. The domestic dwelling buildings and contents can also be included which is important as often proprietors live on site.

Unique members benefits are:
- Guaranteed access to BIBA members (subject to agency approval) with no minimum premium limit or case numbers
- Enhanced commission for BIBA members
- Commission ranges depending on the product
- 30 day payment on invoice
- Quotations can be obtained over the telephone or by presentation
- Quick efficient service
- Full delegated authority
- In house claims services for horse insurance
- Specialist adjusters with equine knowledge
- SEIB only uses UK registered insurers with recognised rating and financial stability.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Horses &amp; Ponies/Horsebox/Horse Trailer Equestrian Commercial Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>South Essex Insurance Brokers Ltd</td>
</tr>
<tr>
<td>Contact</td>
<td>Lena Quilley</td>
</tr>
<tr>
<td>Address</td>
<td>South Essex House, North Road, South Ockendon, Essex, RM15 5BE</td>
</tr>
<tr>
<td>Telephone</td>
<td>0845 873 4915</td>
</tr>
<tr>
<td>Fax</td>
<td>01708 851520</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:lquilley@seib.co.uk">lquilley@seib.co.uk</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.seib.co.uk/biba-members">www.seib.co.uk/biba-members</a></td>
</tr>
</tbody>
</table>
Event Insurance

The scheme provides competitively priced, comprehensive event cancellation cover that protects event organisers’ and venues’ financial liabilities and provides practical assistance, should an event have to be cancelled or abandoned due to circumstances outside the organiser’s control.

Cover includes:
- Financial loss arising from the cancellation, disruption, or rescheduling of an event resulting from circumstances beyond the control of the event organiser or venue
- Additional costs or charges paid by the client to avoid or reduce a loss
- Equipment damage, including materials loaned, owned or rented, while in transit directly to or from the event, or while in use at the event for the policy period
- Cash held at an event.

Benefits include:
- 30% commission for BIBA members
- Event equipment and cash cover included free of charge
- Easy access via an online quote and bind system, which includes instant document production and the ability for brokers to ‘own-brand’ documents
- UK and international coverage
- Optional cover enhancements including: terrorism, communicable disease and national mourning
- Access to other popular contingency products such as event liability, non-appearance and prize indemnity policies.

Scheme – Event insurance
Provider – Beazley Group
Contact – Michael Price
Address – Plantation Place South, 60 Great Tower Street, London, EC3R 5AD
Telephone – 020 7674 7020
Fax – 020 7674 7100
Email – michael.price@beazley.com
Website – www.beazley.com
Cnaexcess.co.uk provides members with quick and easy access to affordable Excess Public and Products Liability or Excess Employers’ 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 be bound online following approval from a CNA Underwriter)
- product export to USA/Canada included on referral
- up to £20 Million additional cover available above the underlying limit
- bind mid term adjustments and manage your renewal online
- annual or contract specific period cover
- all major insurer’s wordings accepted
- 25% commission for BIBA members.

Scheme – Excess Public & Products Liability
Provider – CNA Insurance Company Limited
Contact – James Stark
Address – 7th Floor, 1 New York Street, Manchester, M1 4HD
Telephone – 0800 028 2501
Email – cnaexcesssupport@cnaeurope.com
GAP Insurance

GAP Insurance from Jackson Lee Underwriting offers BIBA members a simple web based platform so you can deliver your customers competitive, compliant dealer alternative GAP insurance products on terms that meet the latest ABI Good Practice Guide recommendations.

If you have employees that are new to or unfamiliar with GAP insurance and would like help in selling GAP then use our quick online GAP wizard and eligibility section to guide you through the questions you need to ask your customer and let our system suggest the most suitable product. GAP is available for both your personal and commercial lines customers.

40% commission for brokers.

Additional Benefits include:

- Payment of up to £250 of the customers motor policy excess in the event of a total loss claim
- Broker specific GAP products for your customers that already own/lease their vehicle – Fleet GAP & Total Loss Top Up
- Fully cancellable product
- Product training available to brokers’ staff
- Free branded marketing material available in PDF format
- Free of charge optional retail website solution
- Fast track agency approval.

Scheme – BIBA GAP Insurance Scheme
Provider – Jackson Lee Underwriting
Contact – Nick Mohan and Mark McLaren
Address – Gallery 4, 12 Leadenhall Street, London, EC3V 1LP
Telephone – 0844 310 9923
Email – info@jacksonleeunderwriting.co.uk
Website – www.jacksonleeunderwriting.co.uk/bibagap
Haulage and LGV Insurance

Bluefin specialises in the freight and transport industry. The BIBA scheme provides motor insurance for large commercial vehicles 5 tonnes and over.

- Specialist products for both hire and reward and own goods
- Interest free instalments available for skip and waste vehicles
- Reduced excess available for skip vehicles
- Cover available for service vans and special types (not normally road going vehicles)
- HGV tuition risks
- Enhanced commission for BIBA members
- Increased discounts for restricted driving options
- Young/novice drivers considered
- NCB policies up to 5 vehicles
- Access to fleet markets for 2+ vehicles
- Comprehensive, TPF&T and TPO options – ADF&T excesses start from £250
- Train values (cab plus trailer) over £150,000 can be considered (additional security may be required)
- Multiple attached and detached trailer cover options available
- Discounts available for letters of claim free driving.

Scheme – MotorRiSK BIBA
Provider – Bluefin Insurance Services
Contact – Matthew Richardson/Richard Sterecki
Address – 14 Kings Court, Newmarket, Suffolk, CB8 7SG
Telephone – 01638 782451
Email – Matthew.richardson@bluefingroup.co.uk
Richard.sterecki@bluefingroup.co.uk
Website – www.bluefingroup.co.uk
Aqua has created three products that offer flexibility and are designed to cater for the demands and needs of affluent homeowners. Each policy provides a different level of cover, but every policyholder receives the same high level of professionalism and service from Aqua, irrespective of their chosen policy.

The focus has been to develop and ensure:
- the most suitable products
- optimum broker and policyholder service, particularly claims service
- speed and flexibility of quotation terms and pricing.

Aqua takes pride in providing specialist insurance products for high value homes via insurance intermediaries. Aqua believes that its flexible underwriting approach allows brokers to compete across the widest possible footprint for Ultra, High and Mid net worth private client business.

All Aqua claimants receive a post loss ‘claims satisfaction survey’ and 98%* of respondent to date have rated us ‘Excellent’, with the other 2% rating it as ‘good’. We have the benefit of our insurance capacity being provided by Lloyd’s of London for Aqua home products.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>High Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>Aqua Underwriting</td>
</tr>
<tr>
<td>Contact</td>
<td>Kevin Tellis or Rachel Daniels</td>
</tr>
<tr>
<td>Address</td>
<td>155, Fenchurch Street, London EC3M 6AL</td>
</tr>
<tr>
<td>Telephone</td>
<td>020 7397 4449/020 7397 4451</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:enquiry@aquaunderwriting.com">enquiry@aquaunderwriting.com</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.aquaunderwriting.com">www.aquaunderwriting.com</a></td>
</tr>
</tbody>
</table>

To set up an agency with us and/or obtain a quote, please email enquiry@aquaunderwriting.com or call 020 7397 4404
Holiday Travel

The enhanced BIBA Protect Travel Insurance scheme – including financial failure protection as standard – offers you a web-based solution that enables you to sell travel insurances 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 twenty four years if still in full-time education, and infants aged under four years are covered 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 insolvency of the airline and other end suppliers not forming part of a package holiday.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>BIBA Protect Travel Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>Tokio Marine Europe Insurance Limited</td>
</tr>
<tr>
<td>Contact</td>
<td>Dipesh Patel, David Mahy and Geoff Chapman</td>
</tr>
<tr>
<td>Address</td>
<td>60 Gracechurch Street, London EC3V 0HR</td>
</tr>
<tr>
<td>Telephone</td>
<td>020 7280 8406/0207 280 8495/020 780 8405</td>
</tr>
<tr>
<td>Fax</td>
<td>020 7283 7355</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:travel@tokiomarine.co.uk">travel@tokiomarine.co.uk</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.tokiomarine.co.uk">www.tokiomarine.co.uk</a></td>
</tr>
</tbody>
</table>
ClubPM, ClubEX and Nightscene comprise the suite of products specifically designed for late licenced venues, provided by Gresham Underwriting Limited. 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.

Scheme – ClubPM Late Night Entertainment Scheme
Provider – Gresham Underwriting Limited
Contact – Adam Bevis
Address – Mill House, Priory Road North, Dartford, DA1 2BZ
Telephone – 01322 223 883
Email – enquiries@greshamonline.net
Let Property

BIBALet offers a range of cover options specifically designed for landlords which combines competitive premiums and comprehensive insurance cover. Our policies are suitable for people who own individual properties or for those with a portfolio of let properties.

BIBALet offers an expert team of underwriters and in-house claims specialist including a personal claims handler service.

- Broker commission 27.5%
- Accidental damage automatically included
- £5 million property owners liability
- Loss of rent with unrestricted payment period (not limited to 12 months)
- No minimum volume of support required
- Cover for a wide variety of tenant types and properties
- Voluntary excess discounts
- Low compulsory excesses
- Standalone insurance for landlords legal expenses, rent protection, tenants contents
- Enhanced pricing, commission and accelerated bonus for brokers consolidating accounts
- Personal underwriting manager for account consolidations
- Quote and buy available via the BIBA website.

**Provider** – Towergate Underwriting Let Property

**Contact** – Dan Hurn, BIBALet Account Manager

**Address** – Towergate House, St Edwards Court, London Road, Romford, Essex, RM7 9QD

**Telephone** – 01708 777 517

**Email** – bibalet@towergate.co.uk
Loss adjuster fees insurance to help keep your clients in business.

DAS is a market leading provider of legal insurance and claims services. Loss Assist Business gives your clients a greatly enhanced service for large claims that could be the difference between their business surviving or not.

**Key benefits are:**
- A dedicated professional on site within 24 hours of claims notification
- Up to £100,000 in loss adjuster fees
- Assessment, submission and negotiation of your client’s claim
- Updates and support throughout the claims process
- Delivers an additional revenue stream to your business.

For BIBA members: Enhanced discount and commission structure and 30 minutes free consultation following a loss for clients without Loss Assist cover, who can then access services on a pay-as-you-go basis.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Loss Assist Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider</td>
<td>DAS Group</td>
</tr>
<tr>
<td>Contact</td>
<td>Sarah Bird, Special Risks Manager</td>
</tr>
<tr>
<td>Address</td>
<td>DAS House, Quay Side, Temple Back, Bristol BS1 6NH</td>
</tr>
<tr>
<td>Telephone</td>
<td>0844 893 9333</td>
</tr>
<tr>
<td>Fax</td>
<td>0117 934 2109</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:brokers@das.co.uk">brokers@das.co.uk</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.lossassist.co.uk">www.lossassist.co.uk</a></td>
</tr>
</tbody>
</table>
CargoSprint provides members with no-nonsense cargo insurance solutions that delivers ease of administration and PDF policy documentation.

The core cover can be complemented by various extensions, including:

- exhibitions and demonstrations cover
- cover for storage outside the ordinary course of transit (‘stock throughput’)
- first-loss terrorism cover for static exposures
- cover for positioning and erection of machinery.

**Member benefits from:**
- enhanced commission levels
- access to local, specialist underwriters
- a no-nonsense wording that can still be tailored to individual policyholder needs
- PDF document production – delivering contract certainty
- online administration and claims notification.

**Scheme** – CargoSprint  
**Provider** – NMU  
**Contact** – David Rakestraw  
**Address** – NMU House, 380 New Hythe Lane, Maidstone ME20 6RZ  
**Telephone** – 01622 710181  
**Email** – biba.cargo@nmu.co.uk  
**Website** – www.nmu.co.uk
BIBA Medical Travel in association with AllClear Travel, a specialist medical travel insurance provider, offers a seamless solution exclusive to BIBA members, for all their non-standard travel insurance placement needs.

Visit and register online, it only takes a couple of minutes (also accessible via a link on the BIBA website).

Once registered you will receive your unique login code and you will be then ready to start issuing your own quotations (takes on average 6 minutes) and policy documentation whilst earning a generous commission (payable at 22.5% of gross premium less IPT) on all sales.

**BIBA Medical Travel features include:**
- Any age (single and annual multi trip policies)
- All medical conditions considered
- Any destination
- Simple fast medical screening process
- Optional travelling companion cover (for other members of the travelling party who are insured elsewhere)
- Optional hospital waiting list cover.

**Scheme** – Medical Travel  
**Provider** – AllClear Insurance Services  
**Contact** – Paul Hickman/Ian Hall  
**Address** – AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ  
**Telephone** – 07525 323677/07525 987330  
**Fax** – 01708 339503  
**Email** – paul.hickman@allclearinsurance.com  
ian.hall@allclearinsurance.com  
**Website** – www.allclearbiba.co.uk
**PI for Freelance Professionals**

Comprehensive PI cover for freelancers and contractors.

Freelancers, contractors, and self-employed professionals currently represent the fastest growing sector of workers in the UK yet despite this, many contractors find it hard to get the cover they need at a price they can afford. Kingsbridge Professional Solutions offer a freelancers’ PI scheme exclusively to BIBA members to help them address the needs of their freelance and contractor clients.

Brokers can work in partnership with Kingsbridge to offer the policy or they can ‘white label’ it and sell it under their own brand.

**Standard cover includes:**
- Professional indemnity: £1 million
- Public liability: £5 million
- Employers’ liability: £10 million
- Personal accident (weekly benefit): £500
- Personal accident (death benefit): £100,000
- Directors’ and officers’ liability: £150,000

**Benefits include:**
- Covers more occupations than any other – including engineering, oil and gas, IT, and media
- Cover for a wide range of exposures
- Commissions from 20%
- Retroactive cover as standard
- Quick and easy to quote and bind online, with documents sent out instantly
- Underwritten by Markel International
- Additional levels of cover readily available online e.g. £2m PI, £10m PL.

**Scheme** – PI for Freelance Professionals  
**Provider** – Kingsbridge Professional Solutions  
**Contact** – James Ledingham  
**Address** – 9 Miller Court, Tewkesbury, Gloucestershire, GL20 8DN  
**Telephone** – 01242 806423  
**Email** – biba@kpsol.co.uk  
**Website** – kpsol.co.uk/biba
Unoccupied Properties

Providing a comprehensive package of insurance covers for both commercial and residential unoccupied properties. Offering extremely favourable scheme rates.

Cover can include:
- full perils available for most properties
- 6 and 12 month policies available
- 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 – Stuart Rickett
Address – Lygon House, 20 London Road
            Bromley, Kent, BR1 3RA
Telephone – 020 8315 5029
            020 8460 2118
Email – properties@camberfordlaw.com
Website – www.camberfordlaw.com/properties
BIBA Facilities

BIBA Facilities offer access to exclusive services that add value and reduced 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.

**Steve White**  
BIBA Chief Executive
Free initial consultations for BIBA members on difficult, disputed or rejected insurance claims

Flaxmans offer you and your clients a specialist Claims Advocacy Service. If you or your clients are experiencing problems with a complex, rejected, disputed or difficult to negotiate claim or any other insurance matter requiring an expert independent opinion you can now access our experienced advisers for a preliminary consultation, free of charge.

Flaxmans can assist where:
- your client has a difficult or complex claim and you want assistance in resolving it
- insurers have turned down a client’s claim and you want to contest it
- you are not getting anywhere with the insurers in contesting a disputed claim
- there is a conflict of interest between your duty to your client and to your market
- you are concerned about your own professional liability exposure.

Scheme – Claims Advocacy Service
Provider – Flaxmans
Contact – Alasdair Boyle
Address – International House, 2nd Floor, 1 St Katherine’s Way, London, E1W 1UN
Telephone – 020 7702 4150
Email – a.boyle@flaxmanpartners.co.uk
Website – www.flaxmanpartners.co.uk
If private car insurance is not your core business our facility may be suitable for you.

Our facility will allow you to maintain contact with your customers while we handle the administration requirements, which includes quoting, mid-term adjustments, claims and renewals.

This leaves you to do what you do best, winning new business and opportunities.

**Key features include:**
- 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.

**Facility** – **Private Motor Management**  
**Provider** – **Equity Insurance Partnerships**  
**Contact** – **Steve Young**  
**Address** – **Equity House, Bergholt Road, Colchester CO4 5EY**  
**Telephone** – **01206 777403**  
**Email** – **steve.young@equitygroup.co.uk**  
**Website** – **www.equityinsurancepartnerships.co.uk**
Endorsed by BIBA for more than 12 years, Premium Credit is the No.1 insurance premium finance company in the UK and Ireland with 2 million customers. Advances of £3.7bn and 25 million direct debits processed in 2013.

**Premium Credit provides many key benefits:**
- Competitive net rates – cost effective way for clients to spread their premiums
- Product flexibility – choice of instalments and terms to suit commercial and personal insurance clients
- Finance commission – opportunity to increase your earnings
- Easy-to-use online services – integrated with all major software houses
- Ability to spread the cost of BIBA membership fees
- Personal service – dedicated business manager providing you with on-going support and training.

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<thead>
<tr>
<th>Facility</th>
<th>Premium Finance</th>
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<tbody>
<tr>
<td>Provider</td>
<td>Premium Credit Ltd</td>
</tr>
<tr>
<td>Contact</td>
<td>Cristian Jackson</td>
</tr>
<tr>
<td>Address</td>
<td>60 East Street, Epsom, Surrey, KT17 1HB</td>
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<tr>
<td>Telephone</td>
<td>0844 736 9836</td>
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<tr>
<td>Fax</td>
<td>01372 746 033</td>
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<td>Email</td>
<td><a href="mailto:cristian.jackson@pcl.co.uk">cristian.jackson@pcl.co.uk</a></td>
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<tr>
<td>Website</td>
<td><a href="http://www.premiumcredit.co.uk">www.premiumcredit.co.uk</a></td>
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SanctionsSearch.com enables firms to screen client data against the sanctions list. Manually searching any sanctions list can be time consuming, that is without consideration for the need to re-screen after updates or providing a suitable audit trail to evidence the process.

SanctionsSearch.com allows firms to screen a client in under 30 seconds, provides a robust audit trail and automatically re-screens data after each and every sanctions update ensuring total compliance.

**Key features include:**
- Registration funded by BIBA
- 150 search credits included in membership
- Additional search credits only £10 per 150
- Ability to screen against multiple sanctions lists eg HMT, OFAC
- Re-screening data after every sanctions update free of charge
- Live Companies House information available - directors/shareholders
- API for automated screening from web sites or systems
- Simple fully compliant process
- Full audit trail to confirm compliance.

**Facility** – SanctionsSearch.com  
**Provider** – Professional Office Ltd  
**Contact** – Chris Clare  
**Address** – 45 Market Street, Hoylake, Wirral CH47 2BQ  
**Telephone** – 0843 713 0777  
**Email** – info@sanctionssearch.com  
**Website** – www.SanctionsSearch.com
Valuation

Do you have concerns that the sums insured for some of your clients may be inadequate? If so, do you know where to go for a professional valuation?

Look no further – the BIBA Valuation Facility managed by QuestGates will not only ensure the correct values at risk are calculated, but will also minimise the risk of your clients being penalised at the time of a claim.

We believe that a valuation service should not be limited to providing just a buildings valuation service and we include other important areas too. BIBA members can now access a unique range of valuation services, including:

- Buildings – both commercial and household
- Plant, machinery and contents
- Fine art and antiques
- Engineering and technology
- Business interruption.

This service is delivered by qualified building surveyors, accountants, loss adjusters, fine art valuers and electrical engineers who make up the QuestGates Valuation team. They possess an unrivalled combination of skills and knowledge, which enables us to offer a totally unique service to your clients – at discounted rates only available to BIBA members.

Facility – Valuations
Provider – QuestGates
Contact – Alistair Steward/Sabyah Rahman
Address – 150 Minories, London, EC3N 1LS
Telephone – 07739 879245/0845 070 9522
Email – biba@questgates.co.uk
Website – www.questgates.co.uk
The BIBA Professional Indemnity Initiative

The BIBA Professional Indemnity (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 risks
- in understanding their role, duties and obligations as an insurance intermediary regulated by the FCA
- 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 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 publications to assist members and these can be downloaded from the BIBA website.
Griffiths & Armour have 80 years experience of providing professionals with security and peace of mind, through our skilled and considered management of exclusive PI insurance schemes.

The value of our advice and service to BIBA members lies not only in specifying and purchasing the right insurance in first class markets, but in the trusted, consistent and fully independent advice we offer.

**Key benefits of our new product specification include:**

- Full civil liability wording
- Innocent non-disclosure protection
- A dedicated brokers’ in-house claims team, proactively working with clients to reduce costs when claims occur, including advice and access to first class defence lawyers for claims within policy excess
- Tailored risk management in the form of advice, guidance and publication of ‘Lessons to be Learned’ claims examples and ‘Best Business Practice’ seminars
- Personalised service provided via offices strategically located across the UK
- Investigation and representation costs up to £250,000.
- Automatic acquisition cover
- Sunset clause
- Premium instalment facility at competitive rates.
- Free legal helpline

**Contact**

Alan Drury, Director/Matt MacLaren, Associate Director
Griffiths & Armour Professional Risks,
Drury House, 19 Water Street, Liverpool, L2 0RL

**Telephone**

0151 236 5656

**Email**

adrury@griffithsandarmour.com/mmaclaren@griffithsandarmour.com

**Website**

www.griffithsandarmour.com
Lockton has been providing the insurance broking profession with professional Indemnity insurance 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 years relationship with BIBA and their members as a scheme provider.

**Key features include:**
- unique coverage
- innocent non disclosure
- £250,000 FCA 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  
Address – The St Botolph Building, 138 Houndsditch, London, EC3A7AG  
Telephone – 020 7933 2083  
Fax – 020 7933 0739  
Email – brian.boehmer@uk.lockton.com  
Website – www.lockton.com