



LICENSED TRADE INSURANCE REVIEW FOR MEMBERS OF THE FORUM OF BRITISH PUBS

Until you need to make a claim, how do you know how good your insurance is? Can you be certain that your existing policies provide the right protection and importantly, are competitively priced with limits and excesses?

We understand that it can be difficult breaking away from established relationships with insurance brokers.

This is why Towergate Licensed Trade offer 'Silent Reviews' – which are conducted in the strictest confidence, without disturbing your existing broker relationship, or the insurance market.

Our 'Silent Review' can give you exactly the reassurance you would like; from our specialist licensed trade insurance sales team at Towergate and without disrupting your existing arrangements.

A Silent Review is particularly useful when business circumstances change; such as upgrading systems or operations, expanding, acquiring or selling. Similarly, they can be of value if there have been changes to who handles the insurance, either at the company or the broker. Changes to claims trends may also warrant a review. If the insurances have just been renewed, a Silent Review can provide peace of mind, and in some cases, identify important coverage issues that were not addressed at the last renewal.

We do not charge for our review and there are no hidden fees. Our aim is to impress you to a level where you may consider working with Towergate Licensed Trade in the future; we believe we will demonstrate our value as a

trusted advisor and Partner of The Forum of British Pubs.

The review will take in to account your trade process, Risk Management and Health & Safety procedures to ensure that positive risk features are reflected in the premium that you pay.

We will provide you with a quotation that includes details of the cover we can offer as well as information on the insurance valuation of your property and details of how we may be able to help you with claiming back capital allowance from any renovation or product design and research you have carried out.

The Towergate Silent Review includes analysis of:

- Whether your current insurance programme is placed with the most suitable insurers and for the most realistic price
- Adequacy of the sum insured, liability limits, excesses
- Adequacy of programme against emerging/evolving risks, i.e. Cyber, D&O cover
- Indication of buildings insurance sum insured via a desk top survey
- Introduction to PFP who will look to provide details of how you may be able to claim for capital allowance

For more information please contact us in the strictest of confidence and we would be happy to discuss the process and its benefits in greater detail.

To obtain your review please call us on **01493 845305** or email us at licensed.trade@towergate.co.uk