

# TOWERGATE

## Providers of the FSB Insurance Service



**Established in 1993 as free advice service to members. 2009 - renewed for further 3 years**

**Part of Towergate Partnership**

**Largest Independent Insurance Intermediary in UK/Europe**



## **Benefits to members**

**Free advice and guidance on all insurance aspects – whether clients or not**

**Bespoke member policies**

**Full Insurance Broking Service, via regional offices with discounted rates**

**Loss Recovery Service (Towergate Assist)**

**Credit Management Service**

## **Excellent value package products**

Shops

Offices

Hotels/Pubs/Restaurants/Cafes

Motor Trade

Discounted rates for members

# **Wide Range of Insurances, including specialist schemes**

**Sports and Golf Clubs**

**Liabilities**

**Professional Indemnity/Directors and Officers**

**Entertainment**

**Property Owners**

**Manufacturing**

**Medical and associated**

**Transit including imports and exports**

**Engineering**

## **Claims advice**

**Towergate Assist :-**

**Services of own Loss Adjuster for material damage claims £5000 and above**

**Claims departments and staff at most Towergate Branches and specialist FSB Centre**

## **Credit Management Service**

**Debt collection at attractive member discounts**

**Credit checks including one free initial search**

**Coming shortly improved access via FSB Insurance website**



# Tips on reducing costs

- Motor Insurance – Reduce cover on older vehicles to TPF&T, consider higher claims excess for newer Comprehensive vehicles. Named driver basis.
- General – look at reviewing turnover and wages at renewal as most Liability premiums are based on these figures. If using sub contractors, inform Insurers as costs can change
- Review sum insured to ensure Insurers aware of reduced stock holding etc. Inform them of any changes immediately - Do not wait until renewal.
- Seek other quotes at renewal.
- We are happy to look at these matters for you and offer alternative quotes

# Summary

**In view of current economic climate**

**Alternative quotes at renewal (Benchmarking)**

**Full review of existing arrangements**

**Registering as an FSB Insurance Services Member**

**Do not reduce levels of cover to save money**

Contact the Insurance Experts

lo-call rate **0845 762 6158**

or

East Anglian Regional Office

Colin Perkins  
Towergate Risk Solutions  
Blenheim House  
Newmarket Road  
Bury St Edmunds  
01284 770281

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