

# Towergate Marketplace



# Towergate - Helping You Win Business

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Towergate is one of the UK's leading independent insurance brokers and risk management advisers and we work with our Group partners to deliver a one-stop marketplace for brokers looking for specialist products.

Our teams of specialists have built a solid reputation for understanding many business sectors and industries and navigating the everyday and emerging risks faced in today's increasingly complex world.

What makes us a unique business is the fact we have over 50 niche schemes and specialisms. From Agricultural to Transport and Logistics, it's clear we can support all your client's needs.

We aim to become a one-stop-shop for you finding the relevant information on a particular wholesale risk, working closely with our individuals or teams across the UK who specialise in these niche areas, to ensure we're providing your clients with the best possible outcomes, a fantastic service and first-class proposition.

With over 2000 people in more than 50 local communities, we truly hold a UK-wide presence across Jersey, Wales, England, Scotland and Northern Ireland and, as part of The Ardonagh Group, a close working relationship with our Arachas colleagues in the Republic of Ireland.

**Visit: [www.towergateinsurance.co.uk/brokers](http://www.towergateinsurance.co.uk/brokers) to access our full list of products or email us on [wholesale.team@towergate.co.uk](mailto:wholesale.team@towergate.co.uk) to discuss your clients insurance requirements.**

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Cyber  
MLP



# ANIMAL FEED

## OUR FOOTPRINT AND APPETITE

Animal feed manufacturers and suppliers.

## WHY CHOOSE TOWERGATE?

We have the experience to help minimise the effects of those unforeseen circumstances that could dramatically affect your client's day-to-day income and importantly, their reputation.

## THE STANDARD COVER

- Accidental pollution up to double the limit of indemnity
- Seeds indemnity including varietal contamination, incorrect dressing and financial losses of the grower
- Competition animals and birds cover including products not knowingly supplied, resulting in disqualification following the discovery of prohibited substances
- Environmental damage liability for remediation or preventative costs, where liability arises under an environmental protection directive, statute or statutory instrument

## OUR COVER AND SERVICE USPS

- Extensive cover, including poor animal/ crop growth or yields
- Access to dedicated and professional consultants
- Experienced claims team.

## ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## NAMES OF KEY CONTACTS FOR COLLEAGUES TO GET IN TOUCH WITH

**Mike Spencer**  
**[Mike.spencer@towergate.co.uk](mailto:Mike.spencer@towergate.co.uk)**

## CONTACT US

Call us on **0113 3863778**



# HORTICULTURAL

## OUR FOOTPRINT AND APPETITE

- Glasshouse
- Commercial Growers
- Nurseries
- Garden Centres

## WHY CHOOSE TOWERGATE?

Towergate All Seasons are the appointed insurance broker to the Horticultural Trades Association who support UK Garden businesses. This includes, Garden retailers, as well as growers, manufacturers and landscapers.

This long-standing partnership with the Industry Association means that your clients and prospects will be assured of a recognised insurance partner.

This is supported by the expertise of the All Seasons Team who have, a combined 25 years of experience in underwriting Horticultural Risks.

In Addition, we have Account Executives that are available to visit clients across the country.

## THE STANDARD COVER

- Damage to crops due to a rise or fall in temperature or other adverse change to a controlled environment
- Damage to combined heat and power (CHP) units
- Environmental liability cover (clean-up costs)
- Glass cover including weight of snow on glasshouses
- Loss of revenue including failure of utilities
- Cover for polytunnels (subject to survey)
- A Pre-inspection survey service
- Glasshouse valuations
- Access to an approved glasshouse repairer should you ever need one.

## OUR COVER AND SERVICE USPS

The bespoke policy for Garden Centre's includes the following:

- 25% seasonal increase 6 weeks prior to and post any bank holiday, which effectively covers 75% of the year and the majority of the busiest garden centre periods.
- Up to £7,500 worth of target stock per location.
- Deterioration of stock cover of up to £5,000 as standard
- £50,000 loss of rent cover as standard over 24 months
- Liability cover that can accommodate from play areas to ice rinks.
- Full Environmental Impairment Cover limit of indemnity up to £1,000,000

With respect to the Growers policy the cover features and USP's are:

- Full cover on glasshouse structures including storm and weight of snow, which is not generally available in the market.
- Full BI gross revenue cover protecting the full value of the clients crops.

## ADDITIONAL PRODUCTS

Vehicle Insurance – Farm Machinery /Tractors/Fleets

## CONTACT US

**03448 926271**  
**[allseasons@towergate.co.uk](mailto:allseasons@towergate.co.uk)**

**James Bleazard**  
**07930 982039**  
**[james.bleazard@towergate.co.uk](mailto:james.bleazard@towergate.co.uk)**

**Sara Dawson**  
**01482 526176**  
**[sara.dawson@towergate.co.uk](mailto:sara.dawson@towergate.co.uk)**



# CARE HOMES

## OUR FOOTPRINT AND APPETITE

- Elderly Homes
- Learning Disability Homes
- Mental Health Homes

## WHY CHOOSE TOWERGATE?

With over 40 years' experience in the care industry, we are experts in arranging insurance cover for care homes. Formally known as Towergate Patrick, recognised specialists in the care sector, we have created a policy that considers the elements of the working environment and what cover is needed.

Designed to meet the needs of a variety of care homes, whether looking to insure a single home or a whole group, or whether specialising in adults with learning disability, physical disability, mental health or elderly with or without nursing, our policies can meet these needs.

## THE STANDARD COVER

- £10m Public and Products Liability cover as standard (abuse limited to £5m)
- £1m professional indemnity, which can be increased
- £10m Employer's Liability cover as standard
- Business Interruption over 24 months (can be increased to 36 months)
- Loss of registration £100k with options to increase
- Care specific Legal Expenses with access to the Markel Law hub
- D & O with limits up to £1m
- Towergate Assist which is a loss assessor service for material damage claims exceeding £5,000

## OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our care home policies come with additional support outside of the core policy:

- Markel Law Hub – an online legal information centre
- Towergate Assist – to support with complicated material damage claims over £5000
- PR Crisis Management – providing support and guidance when dealing with the media in the event of a serious issue or crisis (Markel policy only)

## ADDITIONAL PRODUCTS

- Domiciliary Care
- Cyber Insurance
- Underinsurance
- Mini-bus

## CONTACT US

**Michael Pike**  
**01883 719 789**  
Email us at [wholesalecare@towergate.co.uk](mailto:wholesalecare@towergate.co.uk)



# CHARITIES

## OUR FOOTPRINT AND APPETITE

- Small and medium charities
- Hospices
- Not-for-profit organisations
- Community interest companies

## WHY CHOOSE TOWERGATE?

Our charity and hospice policies provide cover to meet the bespoke needs of charitable organisations, as well as being backed by a team of specialists with over 100 years' combined experience.

These policies are ideally positioned to be able to cater for small local charities, right through to large hospice groups with complex requirements and national charities - meaning we will likely have an insurance solution that is right for your client.

## THE STANDARD COVER

- £10m Employer's Liability cover as standard
- £5m Public and Products Liability cover as standard
- Abuse £5m
- Business Interruption £2m over 24 months
- £100k Charity Trustee Liability as standard
- Legal helpline
- In-house claims team with dedicated claims advisors
- No claims fees

## OUR COVER AND SERVICE USPS

We have delegated authority and an in-house claims team with dedicated sector advisers which makes us easy to use. Our charity policy provides essential covers as well as no claim fees.

Our policies come with additional support as standard:

- Markel Law Hub – an online legal information centre
- Towergate Assist – to support with complicated material damage claims over £5000

## ADDITIONAL PRODUCTS

- Hospice
- Cyber
- Underinsurance
- Mini-bus

## CONTACT US

**James Anscombe**  
**07973784006**  
**[james.anscombe@towergate.co.uk](mailto:james.anscombe@towergate.co.uk)**



# CHILDREN'S NURSERIES

## OUR FOOTPRINT AND APPETITE

- Private day nursery
- Kindergartens
- Sure starts
- Children's centres

## WHY CHOOSE TOWERGATE?

With over 40 years' experience in the care industry, we are experts in arranging insurance cover for nurseries. Designed to meet the needs of a range of nurseries.

Formally known as Towergate Patrick, we are recognised specialists and we have created a policy that considers the elements of a working nursery environment and what cover is needed.

## THE STANDARD COVER

- Buildings and Contents
- Business Interruption
- Public liability with option to increase to £10m (abuse limited to £5m)
- Employer's Liability with £10m as standard
- Business Interruption cover over 24 months

## OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our nursery policies come with additional support outside of the core policy as standard:

Our policies come with additional support as standard:

- Market Law Hub – an online legal information centre
- PR Crisis Management – providing support and guidance when dealing with the media in the event of a serious issue or crisis
- Towergate Assist – to support with complicated material damage claims over £5000

## ADDITIONAL PRODUCTS

- Education Insurance
- Trips and Travel Insurance
- Fleet Insurance
- Cyber Insurance
- Mini-bus

## CONTACT US

**Michael Pike**  
**01883 719 789**  
Email us at: [wholesalecare@towergate.co.uk](mailto:wholesalecare@towergate.co.uk)



# DENTISTS

## OUR FOOTPRINT AND APPETITE

- Dental Practices
- Dental Laboratories

## WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with surgeries and practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our surgery products offer some of the widest cover available in the market.

## THE STANDARD COVER

- Loss or damage to medical equipment
- Public liability cover for your GP surgery
- £10m employer's liability insurance
- Business Interruption of £4m over 24 months with the ability to increase to £10,000,000 at an additional cost if required
- Specialist cover for medical-specific contents such as vaccinations and equipment

## OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Cover for damage and resultant damage in the event of an explosion caused by pressurised vessels. The cover will also extend to cover the Public and Employers Liability section so that if the cause of the explosion was found to be caused by negligence of the business, cover would be in place.

- Cover for precious metals
- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold products as standard. However we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

## ADDITIONAL PRODUCTS

- Practice Benefits
- Dental Indemnity
- Cyber
- Underinsurance
- Terrorism

## CONTACT US

**Natalia Kitt**  
**0330 123 5250**  
Email us at: [newmedical@towergate.co.uk](mailto:newmedical@towergate.co.uk)





# DOMICILIARY CARE AGENCIES

## OUR FOOTPRINT AND APPETITE

- Domiciliary Care Agencies
- Day Centres and 'walk in centres'
- Support groups

## WHY CHOOSE TOWERGATE?

With over 40 years of experience in the care industry, we are experts in arranging essential insurance cover for domiciliary care providers.

Our product offers cover for personal, nursing or night car, carer respite services, household and gardening duties or one of many other forms of care meaning that you can recommend a variety of care agencies to us with the knowledge we will be able to find a solution for most of their domiciliary care needs.

## THE STANDARD COVER

- £10 million employers' liability
- £10 million public and products liability (£5 million abuse)
- £10 million malpractice liability
- £2 million professional indemnity (can be increased to £5 million)
- Office cover
- Legal expenses.

## OUR COVER AND SERVICE USPS

We have delegated authority which makes us easy to use and our domiciliary care policies come with additional support outside of the core policy, including:

- Market Law Hub – an online legal information centre
- PR Crisis Management included as standard.

## ADDITIONAL PRODUCTS

- Care Home
- Cyber
- Terrorism

## CONTACT US

**Michael Pike**  
**01883 719 789**  
Email us at: [wholesalecare@towergate.co.uk](mailto:wholesalecare@towergate.co.uk)



# EDUCATION SCHOOLS

## OUR FOOTPRINT AND APPETITE

- Academies and multi academy trusts
- Community schools
- Primary and secondary Schools
- Independent schools
- Sixth Form colleges
- Language schools
- Summer schools
- Universities
- Faith schools
- Other education related organisations

## WHY CHOOSE TOWERGATE?

We have specialised on the complex insurance requirements of the UK education sector for over 25 years and can provide a one-stop offering to all types of schools and education establishments.

Our team of insurance professionals are dedicated to working solely within the education sector.

## THE STANDARD COVER

- Buildings and Contents
- Business Interruption
- Public liability with option to increase to £10m
- Employer's Liability with £10m as standard
- Business Interruption cover over 24 months

Cover can also be extended to include stress and maternity/adoption. Pre-existing conditions are covered, as standard.

## OUR COVER AND SERVICE USPS

Due to our experience and expertise within the education sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

## ADDITIONAL PRODUCTS

- Trips and Travel
- Fleet/Motor Insurance
- Cyber
- Property & Casualty
- Engineering
- Contract Works

## CONTACT US

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[emma.butcher@towergate.co.uk](mailto:emma.butcher@towergate.co.uk)  
**07976 627 347**



# EDUCATION - STAFF ABSENCE

## FOOTPRINT AND APPETITE

As insurance and risk management specialists in the Education sector, we offer cover for staff absence across the education sector, including schools, colleges, academies, nurseries and special schools.

## WHY CHOOSE TOWERGATE?

We have specialised on the complex insurance requirements of the UK education sector for over 25 years and can provide a one-stop offering to all types of schools and education establishments.

Our team of insurance professionals are dedicated to working solely within the education sector.

## THE STANDARD COVER

As standard, our staff absence insurance policy will provide cover for absence as a result of accident and/or illness, as well as cover for phased returns, compassionate leave, bereavement leave, compassionate leave, jury service, Covid, phased returns, pregnancy related illness and suspension.

Cover can also be extended to include stress and maternity/adoption.

Pre-existing conditions are covered, as standard.

## COVER/SERVICE USPS

Due to our experience and expertise within the education sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

Our policy includes access to our market leading Health and Wellbeing Hub which provides clients and their staff with access to an employee

assistance programme, counselling, occupational health support and physical health checks.

We provide a physiotherapy service to assist in the reduction of absence and to support staff returning to school sooner.

We work exclusively with the Mindfulness in Schools Project (MISP) who are a leading charity providing mindfulness training for staff and pupils.

## LOGICAL ADDITIONAL PRODUCTS

- Trips and Travel
- Fleet/Motor Insurance
- Cyber
- Property & Casualty
- Engineering
- Contract Works

## CONTACT US

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**07974 068723**

**[matthew.morgan@towergate.co.uk](mailto:matthew.morgan@towergate.co.uk)**



## GENERAL PRACTITIONER (GP) SURGERIES

### OUR FOOTPRINT AND APPETITE

- GP Surgeries

### WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with surgeries and practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our surgery products offer some of the widest cover available in the market

### THE STANDARD COVER

- Loss or damage to medical equipment
- Accurate valuations of your GP practice or surgery
- Public liability cover for your GP surgery
- £10m employer's liability insurance
- Business Interruption of £4m over 24 months with the ability to increase to £10,000,000 at an additional cost if required
- Specialist cover for medical-specific contents such as vaccinations and equipment.

### OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold products as standard. However we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

### ADDITIONAL PRODUCTS

- Locum
- Medical Indemnity
- Cyber
- Underinsurance
- Terrorism

### CONTACT US

**Natalia Kitt**  
**0330 123 5250**  
Email us at: [newmedical@towergate.co.uk](mailto:newmedical@towergate.co.uk)



# HEALTH AND BEAUTY

## OUR FOOTPRINT AND APPETITE

- Hair salons
- Nail salons
- Beauty salons
- Barbers
- Academies, Training schools

## WHY CHOOSE TOWERGATE?

The Towergate Health and Beauty scheme is part of the Caring Professions business and people and products are constantly evolving with the industry. We have a vast knowledge of treatments, equipment, claims trends and risks within the sector and we liaise with insurers to maintain an up to date policy offering that is fit for purpose.

## THE STANDARD COVER

- Up to £5 million public, product and treatment liability
- Cover for over 150 treatments as standard
- Dissatisfaction cover up to £50,000 to provide assistance where no injury has occurred, but a patient is unhappy
- Case study cover whilst training for new treatments
- Buildings and/or tenant's improvements on an all-risks basis
- £10 million employers' liability
- £600,000 business interruption over 24 months
- Stock, equipment and trade contents cover on an all-risks basis with a new for old settlement (anywhere in the UK including transit)

## OUR COVER AND SERVICE USPS

Our dedicated team has a wealth of experience and expertise in both insurance placement and the health and beauty sector, and we already wholesale to many Towergate and non-Towergate brokers.

The team provide excellent customer service and are passionate about what they do and believe that providing education and materials that can support business owners in this industry is a fundamental method to reducing risk.

## ADDITIONAL PRODUCTS

- Buildings
- Contents
- Professional Indemnity
- Cyber
- Underinsurance
- Personal Protection

## CONTACT US

**Diane Caplehorn**  
**07483 929268**

Email us at: [healthandbeauty@towergate.co.uk](mailto:healthandbeauty@towergate.co.uk)



# LOCUM

## OUR FOOTPRINT AND APPETITE

- GP surgeries
- Dental practices
- Veterinary surgeries

Cover is restricted for staff members over the age of 70.

## WHY CHOOSE TOWERGATE?

We provide insurance to the medical sector, offering protection to meet the differing needs of the UK's surgeries and practices.

Our range of locum policies are able to cater for staff absence protection to a wide range of practices and surgeries including GP's, dentists, vets, osteopaths, chiropractors, pharmacists and opticians.

All of our locum policies provide insured staff with access to a market leading employee assistance programme, which includes access to face to face counselling and structured telephone counselling.

## THE STANDARD COVER

Enhance:

- Cover for GP practices only
- No evidence of costs required for claims
- A policy that provides a top up to the NHS reimbursement scheme for GP's
- Provides cover for named staff working in the surgery up to £3,500 per week, per person

Embrace:

- Cover for GP practices only
- Provides cover for all partners and staff within the surgery, giving peace of mind that key staff will be covered, as well as specific GP's
- Cover up to £3,000 per week, per person
- Four-week deferment period

Response:

- A policy that provides a top up to the NHS reimbursement scheme for GP's
- Provides cover for all other staff working in the surgery for up to £3,000 per week, per person
- 4-week deferment period
- Choice of 2- or 4-week deferment period for GP's

Assured:

- Cover for named staff only
- Evidence of additional costs or locum required for GP surgeries and opticians
- No need to evidence costs for any other profession in order to make a valid claim
- Zero-26-week deferment periods available

## OUR COVER AND SERVICE USPS

- Benefit levels up to £3,500 per week
- Deferment periods from 0-26 weeks
- Four different GP locum policies to ensure we are always able to meet the needs of your clients
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Towergate Health Assist offering a 24/7 EAP and counselling services
- A policy for GP surgeries that does not require evidence of supply costs.

## ADDITIONAL PRODUCTS

- Surgery
- Medical Indemnity
- Cyber

## CONTACT US

**Natalia Kitt**  
**0330 123 5264**  
 Email us at: [newmedical@towergate.co.uk](mailto:newmedical@towergate.co.uk)



# VETERINARY PRACTICES

## OUR FOOTPRINT AND APPETITE

Veterinary Practices

## WHY CHOOSE TOWERGATE?

We have a dedicated team of 15 specialists working specifically with veterinary practices who understand this sector and the challenges they face, so you can be confident that they have the knowledge and skills to find the right solution for your client.

With such a wide range of experience in this specialist sector, it is unlikely that the team will be asked something that they are unable to promptly respond to.

We believe that our veterinary practice product offers some of the widest cover available in the market.

## THE STANDARD COVER

- Animals in transit and in custody
- Accidental damage to contents
- Refrigerated and non-refrigerated drugs
- Business Interruption - £4m over 24 months
- All insured contents covered when away from the surgery
- £10,000,000 Employers Liability
- £5,000,000 Public and Products Liability with the ability to increase to £10,000,000 at an additional cost if required
- In-house claims team

## OUR COVER AND SERVICE USPS

Our binder expertise helps us to do more, which is why we are also able to provide your clients with the following:

- Additional covers which may not be available open market
- Up to £30k cover for refrigerated drugs
- Up to £30k cover for medical stock, including non-refrigerated drugs
- All risks cover which automatically includes cover for large pieces of equipment
- Delegated authority given to us by our insurers meaning we can respond promptly
- In-house claims team
- Legal Expenses and Loss Recovery insurance provided on our Gold product as standard. However, we do have a Silver and Bronze policy that allows you to remove these benefits if not required
- Cover for Data Breaches provided within the Public Liability section

## ADDITIONAL PRODUCTS

- Practice Overheads
- Cyber
- Underinsurance
- Terrorism

## CONTACT US

**Natalia Kitt**  
**0330 123 5250**  
Email us at: [newmedical@towergate.co.uk](mailto:newmedical@towergate.co.uk)



# LATENT DEFECTS

## OUR FOOTPRINT AND APPETITE

Residential, Commercial and Mixed-Use Developments

New Builds and renovations

## WHY CHOOSE TOWERGATE?

Many changes in the last 12-24 months with some of the leading providers withdrawing from the market and various insurers increasing rates or reducing coverage.

These changes present the ideal opportunity to consider using us to negotiate your next warranty and leverage our key market relationships to provide the best coverage at the right price.

We have considerable experience across the construction sector.

## THE STANDARD COVER

OUR COVER AND SERVICE USPS

## ADDITIONAL PRODUCTS

We also have considerable experience across the construction sector and can assist in the following areas which may also be of consideration in connection with your development:

- Contract Works cover
- Employer's and Public Liability cover
- Professional Indemnity cover
- Property cover (both existing structures or the completed project)
- Insurance Backed Guarantees
- Property Valuations
- Legal Indemnities e.g. Right to Light
- Bonds (Performance/Advanced Payment/Road and Sewer etc)

## CONTACT US

**Nick Sullivan**  
**01903 875 423**

Email us at: [LatentDefectsInsurance@towergate.co.uk](mailto:LatentDefectsInsurance@towergate.co.uk)

**Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.**





# TRADE CREDIT - SURETY BONDS

## OUR FOOTPRINT AND APPETITE

Surety Bonds can be provided to all sectors, however the more common sectors are Construction and Engineering and the sectors associated with this – Electrical, Drylining etc

While the more common Bonds are Performance, Advance Payment and Road Bonds, we can also arrange Bonds in favour of HMRC (Duty Deferment Bonds) for any companies importing good to the UK. Duty Deferment Bonds allows for the payment of Duty and VAT to be deferred for up to 45 days which can greatly assist with a companies cash flow.

## WHY CHOOSE TOWERGATE?

- Specialists in the Bond Market
- Negotiation of Bond Syndications with a number of A rated Insurers
- Personalised Service
- Industry knowledge on all sectors
- Strong established relationships with Underwriters
- Access to all A rated UK underwriters.

**Due to the specialist nature of Surety Bond Insurance Insurance Towergate can only sell this product directly to clients. However, in order to facilitate this we can treat this as an introduction and make a payment to you once the policy has been incepted.**

## THE STANDARD COVER

A Surety is a guarantee that if an event happens the Insurer will pay – it is not subject to the conditionality of an Insurance Policy.

- The risk on Bonds is the insolvency of the client
- They are requested by a third party (Employer) who require assurance that a contractual financial obligation is met
- Bonds are not insurance
- Bond are akin to bank guarantees – the Insurer will often approach them in the same way as a Bank and will often require Personal Guarantees, Cash Deposits and 1st Charges
- They are often essential to being granted a contract, especially in the current climate with the increase in the number of insolvencies

## OUR COVER AND SERVICE USPS

Negotiation of Bond Syndications with a number of A rated Insurers – this is only available from Specialist Brokers and there are a number of Brokers that do not provide this service. We place a large number of Bonds through Bond Syndication which has saved clients in excess of £500k in security to the Insurer.

## ADDITIONAL PRODUCTS

It can lead into General Commercial Insurance as we are speaking to the Finance Directors of commercial clients.

## CONTACT US

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**07813082709 or 01908 258316**  
Email us at: [maria.fahy2@towergate.co.uk](mailto:maria.fahy2@towergate.co.uk)

**Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.**



# TRADE CREDIT

## OUR FOOTPRINT AND APPETITE

Trade credit insurance covers your receivables due within 12 months so that your cash flow is safeguarded.

Insurer Information tracks the financial health of your customers, and we update you so that you can trade with confidence.

If your customers become insolvent or fall into protracted default, you will be indemnified for the cost of goods and services you have delivered.

The cover is relevant to all SME Businesses.

## WHY CHOOSE TOWERGATE?

- Personalised Service
- Local account manager
- Speaking to a human - (It is not a desk top service online)
- Overdues and claims assisted
- Limit cancellations appealed directly by AE and risk underwriters
- Renewal handled by same office
- 60+ Yrs Experience within the team as brokers and underwriters
- 60 + TG offices to enable Local Meetings
- Less administration than if the client arranged themselves
- Industry knowledge on all sectors
- Exclusive SME product
- Strong established relationships with Underwriters
- Access to all UK underwriters
- Ability to negotiate structure /terms to tailor to clients' needs

## THE STANDARD COVER

Causes of loss that credit insurance can protect you against include:

- Customer Insolvency – Administration, receivership, bankruptcy and liquidation.
- Protracted Default – Client non-payment of your invoices after a specified period due to lack of funds and where the debt is not disputed.
- Political Risk – Losses arising from government intervention e.g. currency inconvertibility, cancellation of export or import licences, war and natural disaster.

## OUR COVER AND SERVICE USPS

- Invoice Guard – Exclusive TG SME product
- Local presence
- Direct access to underwriters in all departments i.e. claims and risk
- Guaranteed a 2f/teams meeting with all clients regardless of the size
- No restrictions on t/o (some brokers will only deal with cases above £10mil)

## ADDITIONAL PRODUCTS

It would be logical to lead into General commercial insurance as we are speaking to the Finance Directors of commercial clients.

## CONTACT US

**Sarah Wilding - Head of Credit**  
07811 793853  
Sarahlouise.wilding@towergate.co.uk

**Jamie Coskry**  
Jamie.Coskry@towergate.co.uk  
07977 629674

**Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.**



# LEGAL INDEMNITIES

## OUR FOOTPRINT AND APPETITE

Solicitors (corporate), Corporate Finance, Accountants, Business Owners, Private Equity

## WHY CHOOSE TOWERGATE?

We are able to provide insurance solutions to M&A activity regarding W&I.

## THE STANDARD COVER

### BOTH BUY AND SELL SIDE POLICIES

The insurers will agree to pay costs associated with W&I losses. Both buy and sell-side policies have different mechanisms of payment and definition of loss.

### OUR COVER AND SERVICE USPS

Access to all markets and the wider Ardonagh network to plug any W&I requirements.

## ADDITIONAL PRODUCTS

- Contingent risks (i.e, known risks are also covered).
- Legal Indemnities
- Title to Shares

## CONTACT US

**Dafydd Jonathan**  
**01732 755477**  
**Dafydd.jonathan@towergate.co.uk**

Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.



# SOLICITORS PI

## WHY CHOOSE HERA INDEMNITY?

We are an independent and specialist Lloyd's broker, we provide the professional services sector with Professional Indemnity Insurance, Commercial Insurance, and underwritten specifically for the legal profession, Cyber Risk Insurance. We have specialist sector knowledge and wide access to the solicitor PII insurer market.

## THE STANDARD COVER

All Solicitor PII policies meet the "SRA Minimum Terms and Conditions" which despite the word "minimum" are very, very broad. Cover is provided

for claims arising out of the provision of professional legal services on a broad civil liability basis including a breach of the professional Regulator's accounting rules.

## OUR COVER AND SERVICE USPS

We have specialist sector knowledge, have wide access to the solicitor PII insurer market and we are a Lloyd's broker. Our cover and service is tailored to suit your needs. We work with all partnership sizes and work splits, and our dedicated broker and client managers will work closely with your clients to ensure they have a comprehensive understanding of their risks and circumstances. Our client managers are experts at providing advice and support throughout the renewal process, who will also offer guidance on insurance claims through our risk managers.

## ADDITIONAL PRODUCTS

- Cyber/Crime
- Management Liability

## CONTACT US

Call: **0207 062 4027**  
Email: [chris.ficken@heraindemnity.co.uk](mailto:chris.ficken@heraindemnity.co.uk)

**Hera Indemnity Ltd is Authorised and regulated by the Financial Conduct Authority (FCA) and is part of the Ardonagh Group of Companies.**



# OTHER- INCL. EXCESS PII

## OUR FOOTPRINT AND APPETITE

Professional Indemnity Insurance - We can cover a huge range of different professions with the right professional indemnity insurance for you and your business

## THE STANDARD COVER

Cover for claims arising out of the provision of professional services, provided either on a "negligence" or civil liability basis depending on the profession and including a range of typical extensions such as loss of documents and breach of intellectual property rights. PII policies are "claims made" and it is important this concept and the consequences are explained clearly to clients so they understand notification requirements, special considerations when changing insurer and the potential need for run-off covers.

## OUR COVER AND SERVICE USPS

We have a good understanding of all professions and look to tailor cover to suit individual client needs. Our scale and strong market relationships enable us to achieve market outcomes that our peers cannot.

## ADDITIONAL PRODUCTS

- Cyber
- Management Liability

## CONTACT US

**Alex Spinks Cert CII**  
**D 01444 228184**  
[alex.spinks@bennettchristmas.com](mailto:alex.spinks@bennettchristmas.com)

**Bennett Christmas is Authorised and regulated by the Financial Conduct Authority (FCA) and is part of the Ardonagh Group of Companies.**

## BREWERIES & DISTILLERIES

### OUR FOOTPRINT AND APPETITE

Breweries and distilleries come in all shapes and sizes and we can cater for most risks including:

- Micro-breweries / Breweries
- Micro-distilleries / Distilleries
- Gin Distilleries
- Rum Distilleries
- Attached shops, visitor centres and taprooms.

### WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated markets including an exclusive DUA for micro-breweries/distilleries. We understand the risks that breweries and distilleries face and will offer a broad range of cover tailored to your client's needs.

### THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

### OUR COVER AND SERVICE USPS

- Tap room Cover
- Tours and Events cover
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Stock of Malt, Hops and any other ingredients at Third Party Premises
- Pollution of Water Supply
- Loss of beer barrel contents
- Contamination of Yeast Cultures

### ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

### CONTACT US

01493 738322

Email us at [licensed.trade@towergate.co.uk](mailto:licensed.trade@towergate.co.uk)



# COMMERCIAL DRONES

## OUR FOOTPRINT AND APPETITE

Towergate specialise in commercial business use policies for authorised and approved drone operators, we are unable to provide cover for recreational use. A wide range of business activities can be considered such as estate agents, construction, engineering, agriculture, search and rescue, and inspection firms.

Operators will require the requisite permission to fly to support our policy offering.

## WHY CHOOSE TOWERGATE?

Towergate Commercial Drone Cover is a specialist aviation policy and claims service designed to deliver effective financial protection for your commercial clients where operation of commercial drones is becoming integral to their business. The main requirement for commercial

operators is for their liability insurance to meet Civil Aviation Authority and EU regulation EC 785/2004 which our offering provides.

## THE STANDARD COVER

Our strategy is to offer a Specialist product with wide coverage options- we can cover drones up to a value of £250,000 and public liability limits up to £50m in most territories.

- Operators Liability cover included
- EC 785/2004-compliant – leading aviation insurer with a policy offering that meets the insurance requirements of the Civil Aviation Authority (CAA)
- Loss, theft, damage cover to drones
- World-wide cover available
- Multiple drone cover available
- Cover for Drones/payloads/hull/spares/Public Liability

## OUR COVER AND SERVICE USPS

We work with specialist leading aviation insurers to provide a bespoke drone policy tailored to meet your client's needs. Access to specialist aviation claims handlers.

The following optional extensions are also available under our offering - Malicious Acts, Hi-jack and Strikes, Alternative Hire Costs, Liability to Drone Operators, Chemical Legal Liability, Cargo Legal Liability, Cyber Extension - Loss of Digital Assets.

## ADDITIONAL PRODUCTS

We initially partnered with an insurer to launch specialist drone cover for media and photography clients if you have a client in this sector, please contact us on 01489 770340 to discuss further policies and covers available.

Towergate insurance have a wide range of policies available designed for businesses, properties and passions which can also be offered.

## CONTACT US

**Adam King**  
**James Dunning**  
**01489 770 340**  
Email us at [dronecover@towergate.co.uk](mailto:dronecover@towergate.co.uk)



## DRY CLEANERS & LAUNDRETTES

### FOOTPRINT AND APPETITE

- High Street Dry Cleaners
- Attended Laundrettes
- Receiving Shops

### WHY CHOOSE TOWERGATE?

Towergate Insurance has access to a number of A-rated insurance products. We understand the risks that laundrettes/dry cleaners face and will offer a broad range of cover tailored to your client's needs.

### THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

### COVER/SERVICE USPS

- Damage to Customers Goods In Trust
- Theft of Customers Goods in Trust
- Theft of/ Malicious Damage to unattended machinery

### LOGICAL ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

### CONTACT US

Telephone **01493 845305**

Email us at [Commercial.wholesale@towergate.co.uk](mailto:Commercial.wholesale@towergate.co.uk)





# EVENTS

## OUR FOOTPRINT AND APPETITE

Towergate places cover for your client's everyday events as well as the unique/one off occurrences. From a summer fete to a charity event on an aircraft carrier we've got it covered. The Towergate technical team can help you take care of cover for Exhibitions, Organisers and Trade shows. Our target trades are commercial businesses, clubs, sole proprietor, societies, charities and corporate parties. We can even help with Fireworks events as long as they are performed by a third party sub-contractor with their own, adequate insurance in place.

We are not able to place cover for private events such as weddings and birthday parties.

## WHY CHOOSE TOWERGATE?

We can provide cover for your everyday events to the unique/one off speciality. Anything from a Summer fete to a charity event on an Aircraft carrier.

- Cover for Exhibitions/Organisers/ Trade shows
- Quick turn around
- Excellent relations with insurers
- Convenience for you
- Dedicated team with expertise in events.

## THE STANDARD COVER

- £2 million public liability cover.
- Cancellation cover
- Employers liability
- Property/contents whether hired or owned
- One off single event
- Annual Events

## EXTRA'S

- Can increase PL up to £10m
- We can include National Mourning cover as an additional extra
- Adverse weather – If you have an outdoor event and would like to cover cancellation costs. (eg Summer fete/garden party and torrential storm forced people not to attend)
- Terrorism

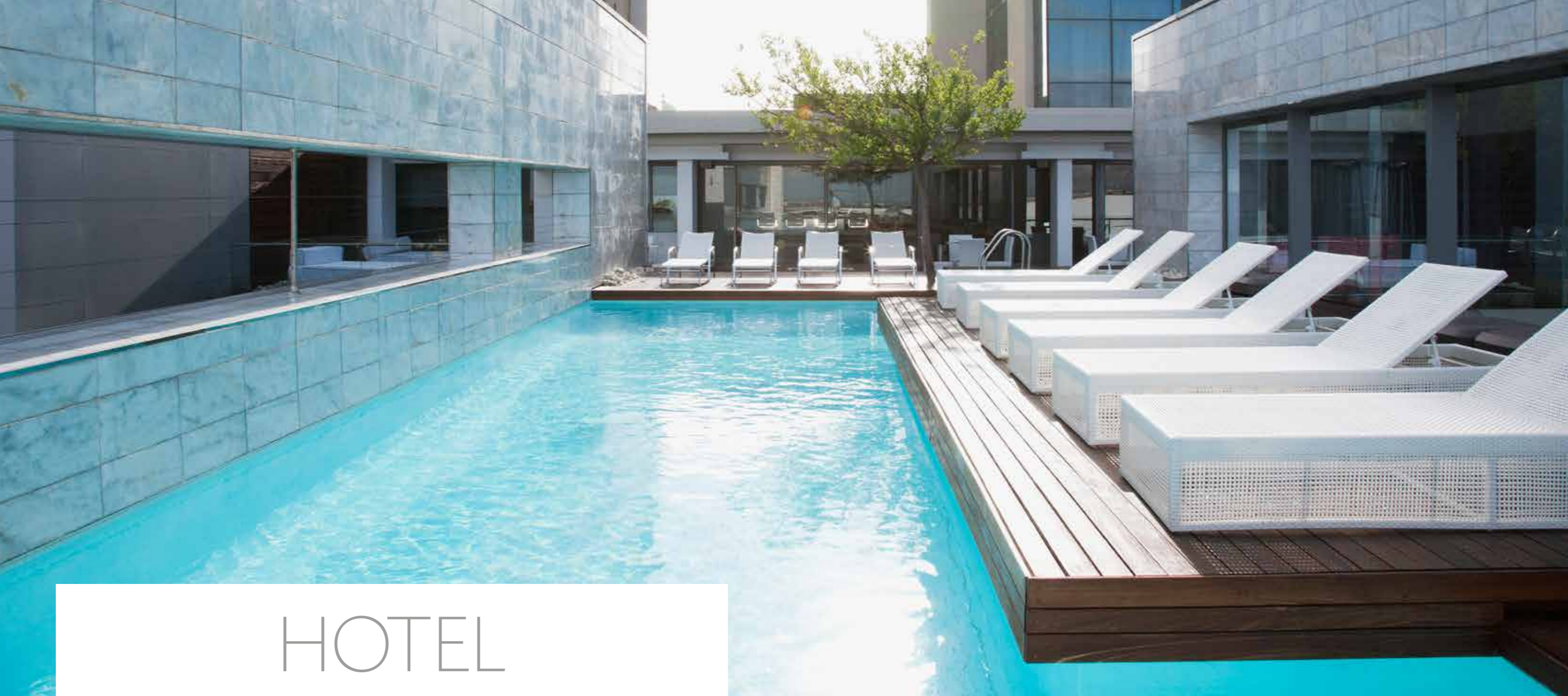
## ADDITIONAL PRODUCTS

- Business Insurance cover Commercial combined including Contents, Liability, Business Interruption etc.
- Management Liability Policy
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover

## CONTACT US

**Henry Clinch**  
Account Handler  
01732 228765

Email us at [Henry.clinch@towergate.co.uk](mailto:Henry.clinch@towergate.co.uk)



# HOTEL

## OUR FOOTPRINT AND APPETITE

We can provide quotations for a wide range of hotels including but not limited to;

- Hotels
- Hotel Chains
- Country Hotels
- Boutique Hotels
- Conference Hotels
- Economy Hotels
- Bed & Breakfast
- Spa Hotels

## WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that hotel owners face and will offer a broad range of cover tailored to your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

## OUR COVER AND SERVICE USPS

- Outdoor catering events
- Entertainment
- Contents in the open such as gazebos and patio heaters
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

## ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

01493 738322

Email us at [Licensed.trade@towergate.co.uk](mailto:Licensed.trade@towergate.co.uk)



# MUSEUM & HERITAGE

## FOOTPRINT AND APPETITE

Commercial & amateur Heritage sector mainly Museums, Archaeologists, Heritage Trusts, Conservators, Archives, Heritage Tourist Attractions, Building Preservation Trusts, Amateur Societies, etc.

## WHY CHOOSE TOWERGATE?

- 25+ years' sector experience
- Experts in their field who will advise on risks
- Support from several governing bodies within the sector, i.e, Chartered Institute for Archaeologists (CIFA), Council for British Archaeology (CBA), Institute of Conservators (ICON) and more.
- Bespoke Products developed for the sector.
- Well respected within the sector with a footprint covering in excess of a thousand clients

## THE STANDARD COVER

- Professional Indemnity
- Management Liability including EPL
- Commercial Combined including the usual covers plus:
- Hired in Plant & Equipment
- Employee Fidelity
- Fine Art
- Equipment Breakdown

## COVER/SERVICE USPS

- Bespoke Business Interruption
- Hired in plant & equipment cover
- Specialist Ecclesiastical wording
- Advice and sector knowledge

## LOGICAL ADDITIONAL PRODUCTS

- Fleet & Vehicle
- Management Liability
- Cyber
- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Terrorism

## CONTACT US

**Tariq Mian**  
 Telephone **01489 770391 / 07515629156**  
 Email us at [tariq.mian@towergate.co.uk](mailto:tariq.mian@towergate.co.uk)  
<https://www.towergate.com/specialisms/heritage-insurance>



# NIGHTCLUBS

## FOOTPRINT AND APPETITE

We can provide quotations for many types of nightclubs, live music venues and adult venues including:

- Late night venues and bars
- Nightclubs
- Dance clubs
- Adult venues
- Club Chains
- Live Music Venue

## WHY CHOOSE TOWERGATE?

Towergate Insurance has access to a number of A-rated insurance products. We understand the risks that restaurant owners face and will offer a broad range of cover tailored to your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

## COVER/SERVICE USPS

- Entertainment and events
- Contents in the open such as gazebos and patio heaters
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension
- Own Door Staff

## LOGICAL ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

01493 738322  
[licensed.trade@towergate.co.uk](mailto:licensed.trade@towergate.co.uk)



# PARK OPERATORS

## OUR FOOTPRINT AND APPETITE

As experts in Site Operator Insurance, we can provide specialist cover for the whole site, including leisure and sports facilities. We aim to help you provide the simplest solution for your clients, encompassing multiple site operations in one policy.

We can insure, but not limited to:

- Small boutique sites
- Independent sites
- Attraction and venue, accommodation sites
- National park chains, with multiple sites

Key requirements my client must have to be eligible for insurance?  
Including but not limited to-

- Site Licensing, your client must have full planning permission for the site and been issued a license to operate by the local council

Hospitality Experience, new parks must be managed and operated by someone with at least one year's experience managing a holiday site, or significant transferable skills including hospitality, and operational management

## WHY CHOOSE TOWERGATE?

We have been providing insurance for holiday parks and residential park home sites for over 20 years.

As every park is different, we offer a tailored solution to provide cover for your client's site. Our expert team have in depth knowledge of the intricacies of Site Operator Insurance. And because each park is unique, they're here to help guide you through the process.

Once we've received your proposal, our team of underwriters will assess your client's park requirements and make any further recommendations to help to ensure they are getting the right cover for them.

## THE STANDARD COVER

Cover that's built around your customers - We offer cover for a range of facilities and additional activities within your client's holiday or residential park, so you can tailor the policy whatever the size and scale of the site.

If your client has additional activities on-site, we can provide cover on the policy for many of them, including: (but not limited to)

Club house, restaurants and bars, swimming pool and sports facilities, fishing lake, and children's play areas, just let us know what's required

when you build the proposition. In addition, if your client has glamping facilities we can provide suitable cover for them too, just add it to the proposition.

Here are some of the key covers we offer-

- Material Damage
- Public Liability
- Business Interruption, includes cover for business loss due a local attraction being closed Employer Liability
- Third party towing, an excess applies for the first £450 of any claim where there is loss or damage to third party property

As with most insurance, there are some things we cannot insure against, so here are a few of the key exclusions. Full details of what is and isn't covered can be found in the policy wording.

- Loss or damage caused by or resulting from normal wear, tear or gradual deterioration, or by infestation of insects including moths, and vermin
- Theft or attempted theft that does not involve violent or forcible entry or exit
- Liability where insurance provided by another policy or a compulsory insurance is applicable

## OUR COVER AND SERVICE USPS

- The product is exclusively available through us and not direct through the insurer.
- We offer a Day-One Reinstatement basis of cover for buildings and contents.
- Renewal terms offered a minimum of 14 days pre-renewal.

## ADDITIONAL PRODUCTS

Cyber, MLP, Excess Layer of £5m x £5m, RCAL, Towergate Assist

## CONTACT US

Contact the team on **0344 3463270**

Email us on: **CommercialTradingChelt@towergate.co.uk**

**Jack Lazenby**

**Jack.Lazenby@towergate.co.uk**

**01242 538458**



# PETROL STATIONS

## FOOTPRINT AND APPETITE

- Petrol Stations
- 24 Hour petrol stations
- Independent Petrol Stations
- Petrol Station Chains
- Associated premises including shops and Restaurants.

## WHY CHOOSE TOWERGATE?

Towergate Insurance understand the risks involved in this sector including fuel storage and 24-hour opening times. We will work closely with you to provide a policy suitable for your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents (including pumps and underground tanks)
- Stock
- Wine, spirits and tobacco
- Business Interruption
- Tenant's improvements
- Glass cover
- Money
- Products Liability
- Public Liability
- Employers' Liability

## COVER/SERVICE USPS

- Pumps and underground tanks
- Stock of Fuel
- Legal Expenses
- Pollution and spillage
- Forecourt Liability
- Car washes
- Cross contamination of fuel

## LOGICAL ADDITIONAL PRODUCTS

- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

Telephone **01493 738322**

Email us at [Commercial.wholesale@towergate.co.uk](mailto:Commercial.wholesale@towergate.co.uk)



# PHOTOGRAPHIC & MEDIA

## OUR FOOTPRINT AND APPETITE

Leading providers of insurance products for Professional Photographers and Videographers and those in the multimedia industry.

## WHY CHOOSE TOWERGATE?

Our name is no accident. For more than 20 years Towergate Camerasure has provided reassuring financial protection, and specific insurance solutions, for Professional Photographers and Videographers. We also take care of multimedia companies. Our Delegated Authority Scheme builds strong relationships and helps you do more for your clients and for you too. Drone policies are insured by a leading aviation insurers.

## THE STANDARD COVER

- Available covers: Equipment/Employers Liability/Public Liability/Professional Indemnity/Business Interruption/Cyber/D&O/Business Travel/PA/Drones
- Cover provided Premises, UK, EU and World-wide

## OUR COVER AND SERVICE USPS

- Claims delegated authority – dealing with property claims up to £20,000
- Longstanding, experience and dedicated in-house team looking after New Business/Adjustments/Renewals
- Policies can be built around individual requirements.

## ADDITIONAL PRODUCTS

Specialist drone offering for media clients that use a drone for commercial purposes

## CONTACT US

**Adam King**  
**James Dunning**  
**01489 770 340**  
Email us at [camerasure@towergate.co.uk](mailto:camerasure@towergate.co.uk)



# PUBS

## OUR FOOTPRINT AND APPETITE

Pubs come in all different shapes and sizes and we can provide quotations on a wide range of different risks including;

- Pubs and public houses
- Gastro pubs
- Wet and dry pubs
- Wine bars
- Pub Chains
- Pubs and bars with late licences/entertainment Country Pubs
- Micropubs
- Themed Pubs

## WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that pub owners face and will offer a broad range of cover tailored to your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

## OUR COVER AND SERVICE USPS

- Entertainment and events
- Contents in the open such as gazebos and patio heaters
- Deterioration of refrigerated stock
- Bursting of bottle and barrels
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

## ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

01493 738322

Email us at [Licensed.trade@towergate.co.uk](mailto:Licensed.trade@towergate.co.uk)





# RESTAURANTS

## OUR FOOTPRINT AND APPETITE

We can provide quotations for a wide range of restaurants including;

- Restaurants
- Cafes
- Fine Dining Establishments
- Casual Dining
- Family Restaurants
- Fast Food
- Pop-up Restaurants
- Restaurant Chains
- Franchise Restaurants

## WHY CHOOSE TOWERGATE?

Towergate has access to a number of A-rated insurance products. We understand the risks that restaurant owners face and will offer a broad range of cover tailored to your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

## OUR COVER AND SERVICE USPS

- Outdoor catering events
- Entertainment
- Contents in the open such as gazebos and patio heaters
- Full Theft Extension
- Freezer contents
- Seasonal Increase Extension

## ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

**01493 738322**

Email us at [licensed.trade@towergate.co.uk](mailto:licensed.trade@towergate.co.uk)



# ROWING CLUBS

## OUR FOOTPRINT AND APPETITE

Target trades are a wide variety of clubs including

- Rowing Clubs, Schools, Colleges and Universities
- Dragon Boat
- Kayaking
- Canoeing
- Paddle Boards
- Punting
- Ocean Rowing
- Skiff

## WHY CHOOSE TOWERGATE?

Towergate's Rowing Club scheme has over 35 years' experience and expertise in providing the insurance requirements for a wide range of clubs of self-propelled vessels. The team will take the time to understand your client's requirements and provide a suitable solution on their Delegated Underwriting Authority scheme.

## THE STANDARD COVER

- "All Risks" basis for damage, fire, theft, transit etc. on and off the water.
- £5million public liability cover.
- "Agreed Value" cover.
- Temporary cover whilst in Europe provided as standard.
- Coastal and Inland Waterways of the UK.
- Safety & Coaching launches covered as part of boat fleet.
- Temporary craft and equipment can be added for up to 15 consecutive days at a time at no additional cost.

## ADDITIONAL PRODUCTS

- Club/Boathouse cover including Contents, Liability, Business Interruption etc.
- Management Liability Policy
- Rebuild cost assessment solutions
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

**Chris Moon**  
Account Director  
01732 228711 / 07484 507238

Email us at [Chris.Moon@towergate.co.uk](mailto:Chris.Moon@towergate.co.uk)



# SPORTS & SOCIAL CLUBS

## FOOTPRINT AND APPETITE

### Sports Clubs

- Outdoor and Indoor Bowls Clubs
- Cricket Clubs
- Amateur Football Clubs
- Rugby Clubs
- Hockey clubs
- Racquet Sports Clubs
- Martial Arts, Boxing & Wrestling Clubs
- Gyms, Health and Fitness Clubs

### Social Clubs

- Working Mens Clubs
- Royal British Legions
- Village Halls
- Community Centres
- Political Clubs

## WHY CHOOSE TOWERGATE?

Towergate Insurance has access to a number of A-rated insurance products. We understand the risks that Sports & Social club owners face and will offer a broad range of cover tailored to your client's needs.

## THE STANDARD COVER

- Buildings – standard/non-standard
- Contents
- Stock
- Business Interruption
- Personal Accident
- Loss of license
- Money
- Products Liability
- Public Liability
- Employers' Liability

## COVER/SERVICE USPS

- Entertainment and events
- Playing Surfaces
- Fixed Floodlights
- Worldwide Cover for Sports Equipment
- Seasonal Stock Increase
- Third Party Damage caused by impact of sports balls
- Cloakroom Liability
- Cups & Trophies

## ADDITIONAL PRODUCTS

- Risk management solutions
- Rebuild cost assessment solutions
- Flood solutions for hard to place flood risks
- Towergate Assist
- Legal Expenses
- Cyber & Data Cover
- Terrorism

## CONTACT US

Telephone **01493 738322**

Email us at [licensed.trade@towergate.co.uk](mailto:licensed.trade@towergate.co.uk)



## TRAVEL BONDING & FINANCIAL FAILURE

### OUR FOOTPRINT AND APPETITE

With over 50 years' experience in the Travel Industry, we are experts in all areas of Travel related Insurance products. These include Financial Failure Insurance, Travel Bonding, Crisis Management Insurance and large corporate Travel Insurance schemes. We are recognised internationally as one of the leading brokers in respect of the Package Travel Directive and regularly sit on ABTA and Government steering groups in respect of ATOL and consumer protection.

Our clients range from well known large household names to small independent Travel agents. We also act as Business Partners to associations such as ABTA, ABTOI, IAGTO and the CTA.

### WHY CHOOSE TOWERGATE?

We have a dedicated team who specialise in the Travel Industry sector. Our reputation and Knowledge of the Package Travel Directive regularly see us attend and speak at local and national Travel trade events. We also sit on various Governmental steering groups and think tanks in respect of Travel and consumer related policies around financial protection.

### OUR COVER AND SERVICE USPS

Choosing to work with the right broker is imperative. It's essential that any broker is fully aware of the 2018 Package Travel Directive and also has a full understanding of how the internal workings and memberships of approved bodies such as ABTA, CAA and ABTOT work. We will work with you and our senior contacts at the approved body to ensure the appropriate negotiation, guidance and assistance is provided in what can be a difficult and time consuming process.

### ADDITIONAL PRODUCTS

Travel Bonding and Financial Failure Insurance are bespoke / tailor-made products to ensure all the rules, regulations and obligations as set out in the 2018 Package Travel directive are complied with.

### CONTACT US

**Tony Gilpin MCMI** - [tony.gilpin@towergate.co.uk](mailto:tony.gilpin@towergate.co.uk)  
**Steve Browne** - [steve.browne@towergate.co.uk](mailto:steve.browne@towergate.co.uk)  
**Sam Sciortino** - [sam.sciortino@towergate.co.uk](mailto:sam.sciortino@towergate.co.uk)

Call us on: **01932 334140**  
Email us on: [tcs@towergate.co.uk](mailto:tcs@towergate.co.uk)

**Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.**



# TOUR OPERATORS LIABILITY

## OUR FOOTPRINT AND APPETITE

With over 50 years' experience in the Travel Industry, we are experts in all areas of Travel related Insurance products. These include Travel Bonding, Tour Operators Liability, Crisis Management Insurance and large corporate Travel Insurance schemes. We are recognised internationally as one of the leading brokers in respect of the Package Travel Directive and regularly sit on ABTA and Government steering groups in respect of ATOL and consumer protection.

Our clients range from well known large household names to small independent Travel agents. We also act as Business Partners to associations such as ABTA, ABTOI, IAGTO and the CTA.

## WHY CHOOSE TOWERGATE?

We have a dedicated team who specialise in the Travel Industry sector. Our reputation and Knowledge of the Package Travel Directive regularly see us attend and speak at local and national Travel trade events. We also sit on various Governmental steering groups and think tanks in respect of Travel and consumer related policies around financial protection.

## THE STANDARD COVER

Tour Operators Liability Insurance covers your legal obligations as set out in the 2018 Package Travel Directive. The policy responds to claims brought against a Travel business or any entity providing Travel Packages due to poor performance, any acts, errors and omissions of any supplier used. This includes but is not limited to accommodation providers, transportation, excursion providers, luggage handlers etc,etc

The policy Includes Public & Products Liability, Professional Indemnity and Emergency Assistance Cover. The policy can be extended to include Employers Liability.

## OUR COVER AND SERVICE USPS

Choosing to work with the right broker is imperative. It's essential that any broker is fully aware of the 2018 Package Travel Directive and also has a full understanding of how the internal workings and memberships of approved bodies such as ABTA, CAA and ABTOT work.

## ADDITIONAL PRODUCTS

Tour Operators Liability and Financial Failure Insurance are bespoke / tailor-made products to ensure all the rules, regulations and obligations as set out in the 2018 Package Travel directive are complied with.

## CONTACT US

**Tony Gilpin MCMI** - [tony.gilpin@towergate.co.uk](mailto:tony.gilpin@towergate.co.uk)  
**Steve Browne** - [steve.browne@towergate.co.uk](mailto:steve.browne@towergate.co.uk)  
**Sam Sciortino** - [sam.sciortino@towergate.co.uk](mailto:sam.sciortino@towergate.co.uk)

Call us on: **01932 334140**  
Email us at [tcs@towergate.co.uk](mailto:tcs@towergate.co.uk)



# BEACH HUTS

## FOOTPRINT AND APPETITE

- Beach Huts
- Timber Beach Chalets

## WHY CHOOSE TOWERGATE?

- Specialist team dedicated solely to brokers.
- Experts in Beach Hut & Timber chalet risks and insurance.

## THE STANDARD COVER

- Cover both structure and contents.
- Cover provided against tidal surges, inundation, theft, flooding and storms.
- Flexible contents cover – from deck chairs to wake boards.
- £5million public liability cover.
- New for old cover provided to 'rebuild as new'; 'debris removal' and 'demolition' costs cover also available to add.
- Accidental damage cover to the structure, fixtures, fittings and contents
- Cover for loss of rent and license fees (up to 10% of building sum insured)

## COVER/SERVICE USPS

- £0 excess for customers who are Beach hut association members (standard excess £50)
- Cover available for renting out Beach Hut
- We can cover Beach Huts moved into storage during the winter season.

## LOGICAL ADDITIONAL PRODUCTS

There are no 'additional products' available on this policy

## CONTACT US

**Gary Turner**  
Telephone **01242 894150**  
Email us at [caravanforbrokers@towergate.co.uk](mailto:caravanforbrokers@towergate.co.uk)  
Visit us at <https://www.towergateinsurance.co.uk/home-and-property/beach-hut-insurance>

# CARAVANS- TOURING

## OUR FOOTPRINT AND APPETITE

Touring caravans, trailers, and fifth wheelers.

Cover for caravans that are towed all year round and permanently sited within the UK and Europe.

## WHY CHOOSE TOWERGATE?

As experts in Touring Caravan Insurance, we provide specialist cover for many different types of touring caravan. Our highly trained advisors, part of our dedicated Broker support team, will be able to guide you through a quote. You can call, email or use our broker portal for a quote. The team are here to support with all your client's needs.

## THE STANDARD COVER

- Loss or damage to your caravan or caravans caused by:
  - Fire, explosion, lightning and earthquake
  - Storm and flood
  - Malicious acts and/or vandalism
  - Theft or attempted theft
  - Accidental damage whilst towing
- Emergency removal
- £5 million Public Liability
- Loss of use due to an insured event up to £2,000 for 14 days
- 'New for old' cover for caravans up to 10 years of age and market value up to 30 years of age. Our 'new for old' cover applies for the lifetime of the policy as long as the policy is continually renewed. (Subject to no changes to insurer criteria)
- No claims bonus applied up to 6+ years.
- The option to protect the clients NCB (Only clients with 3 or more years would be eligible for this.)

- A standard policy excess of £100.
- 2 levels of accidental damage cover. (Standard cover for accidental damage while the caravan is being towed, extended cover, cover for towing and also while the caravan is not being towed)
- £1000 of market value contents cover as standard on the policy with the option to increase if desired.
- The option of adding on 365 days of European cover. (subject to insurer criteria)
- Standard cover for the client and their family to tow with the option of extending this for friends and others
- Additional products available including legal protection, key protection and excess protection.

## OUR COVER AND SERVICE USPS

- 365 European cover
- Protection if you leave your awning up
- Dedicated specialist broker team with underwriting authority

## ADDITIONAL PRODUCTS

Car, Pet, Cycle

## CONTACT US

Contact the team on **01242 894 150**

Email us on: [caravanforbrokers@towergate.co.uk](mailto:caravanforbrokers@towergate.co.uk)  
<https://www.towergateinsurance.co.uk/caravan/touring-caravan-insurance-page>

**Gary Turner**  
**01242 536679**  
[gary.turner@towergate.co.uk](mailto:gary.turner@towergate.co.uk)

To obtain an online quotation visit the broker portal at;  
<https://retailb2b.towergatequotes.co.uk/AWE/>



# LEISURE HOME INSURANCE

## OUR FOOTPRINT AND APPETITE

We can insure, single and double unit static caravans and leisure homes, luxury holiday lodges, contemporary timber lodges and chalets.

## WHY CHOOSE TOWERGATE?

As experts in Static Caravan Insurance, we provide specialist cover for all types of static caravan. Our highly trained advisors, part of our dedicated Broker support team, will be able to guide you through a quote. You can call, email or use our broker portal for a quote. The team are here to support with all your clients needs.

## THE STANDARD COVER

Our Leisure Home Insurance is designed to give customers peace of mind, in the event the worst should happen.

Key covers we offer:

- Storm, Flood, Fire, Theft and Malicious Damage, excludes Storm Damage to hedges, gates and fences
- Accidental Damage, excludes contents outside of the structure

- Escape of water or oil from any fixed heating or domestic water installation, boiler, washing machine dishwasher or freezer. (see policy wording for exclusions)
- Spoilage of Frozen Food up to £250, caused by any malfunction or rise or fall in temperature in the freezer
- Garden Cover, including items within the pitch boundary, up to £750 for re- landscaping but no more than £250 for any tree shrub or plant
- Public Liability up to £5m
- Frost Damage to Plumbing installations and interior boiler, fixed domestic water or heating installations.

Additional cover options include:

- Homecare Emergency 24hr helpline and assistance, including emergency repair services for: internal plumbing and drainage; external windows, doors and locks; damage caused due to lost, stolen or broken keys; heating repairs of the main heating source; damage to roof caused by adverse weather conditions or fallen trees.
- Legal Protection expenses and assistance, for disputes and misrepresentation relating to use and enjoyment of the home, the site and facilities. Plus, other legal protection against Personal Injury, Consumer Disputes and other legal disputes.

- Key Protection for the policyholder and immediate family members, including named drivers for motor keys.
- Excess Protection Gold cover includes excess cover for the leisure home policy up to £250 a year, plus motor, travel and pet insurance policies. Excludes claim amounts less than the excess value.
- Hiring Out - Option to extend cover to include accidental loss or damage, malicious damage or theft, whilst lent or hired out, which is not covered under the standard
- Standard excess of £75 with the option to increase amount to £100 or £250. The excess amount sel

## OUR COVER AND SERVICE USPS

Dedicated specialist broker team with underwriting authority

## ADDITIONAL PRODUCTS

- Car Insurance
- Pet Insurance
- Travel insurance
- Mid Net Worth Insurance

## CONTACT US

Contact the team on **01242 894 150**

Email us on: [caravanforbrokers@towergate.co.uk](mailto:caravanforbrokers@towergate.co.uk)

<https://www.towergateinsurance.co.uk/caravan/static-caravan-insurance>

**Gary Turner**  
**01242 536679**  
[gary.turner@towergate.co.uk](mailto:gary.turner@towergate.co.uk)

To obtain an online quotation visit the broker portal at;  
<https://retailb2b.towergatequotes.co.uk/AWE/>





# MID NET WORTH HOUSEHOLD

## OUR FOOTPRINT AND APPETITE

Our bespoke Mid Net worth scheme is designed for clients who need more than standard household cover, yet don't profile as High Net Worth.

For Mid Net Worth clients with minimum Buildings Sums insured (BSI) of £250,000 and £75,000 Contents Sums Insured (CSI), plus additional features such as cover for fine art and antiques, collections and valuables.

Typically cover can be provided up to £2.5M BSI and £500,000 CSI, however higher sums insured can be considered upon referral.

Under the Mid Net Worth policy, we can also provide cover for Non-Standard Properties and situations including;

- Lodges and working farms
- Non-Standard construction
- Non-Standard Occupancy such as weekend and holiday homes, or extended holidays and working away from the home up to 180 days, subject to terms.
- Property under-going Building or Renovation works
- High risk flood/subsidence area

## WHY CHOOSE TOWERGATE?

Our business has been specialists in the Non-Standard Mid Net Worth market for over 15 years. We understand speed and quality make the difference when winning business.

We have a dedicated broker team on hand to respond to any queries and provide expert advice, supported by our in-house underwriting team to provide fast responses when reviewing complex risks. Where possible, we aim to return proposals the same day.

## THE STANDARD COVER

Our Mid net worth policy is all risks cover, it does not specifically include perils. Additionally, as standard your client will have access to;

1. 24/7 Home Emergency Assistance and helpline in the event of certain home emergencies
2. Family Legal Protection and assistance helplines including 24/7 legal advice, lifestyle counselling and domestic assistance helpline. Plus, legal fees to support Consumer Disputes, Personal Injury, Clinical Negligence, Employment Disputes, Property Disputes and related Legal Action
3. Cyber Support Cover relating to crisis response and incident management, restoration and credit monitoring. Personal Identity Fraud legal expenses and services. Legal Advisor costs following Social Media Defamation.

Giving your client a broader range of standard cover.

## OUR COVER AND SERVICE USPS

In-depth knowledge and expertise when placing specialist risks.

Our standard cover is enhanced by the flexibility provided by our cover extensions. There are 16 Building cover extensions, and 24 Contents cover extensions to ensure your client's policy fully meets their needs.

Some highlights of our cover included as standard (unless expressed otherwise);

- Up to £100,000 for loss or damage to the building whilst works are ongoing.
- £10,000 Garden Cover and £25k for outdoor items, up to £1,000 per tree, shrub or plant.
- £20,000 office equipment cover, and a maximum £10,000 for business stock
- £25,000 for wine
- Hole in one cover (£500), subject to submission of scorecard and certification from your club or match secretary.
- Up to £10,000 for any one unspecified item, pair or set of valuables away from the home including jewellery, watches, furs, guns and high-value personal possessions such as handbags or luggage. Extended cover up to £250,000 for specified items subject to referral.
- Up to £25,000 for any one unspecified item, pair or set of Fine Art & Antiques (FAA). Extended cover(s) available for specified FAA.
- £5,000 for visitor(s) and domestic employees' personal effects. Up to £1,000 for loss or damage to any one item whilst at the home. We will not pay for money, credit cards and valuables belonging to your visitors or domestic employees or items covered under another insurance policy.

## ADDITIONAL PRODUCTS

Non-Standard Household if more relevant to building requirements and low contents required.

## CONTACT US

0113 236 8583

Email us at: [privateclientnorth@towergate.co.uk](mailto:privateclientnorth@towergate.co.uk)



# MILITARY RISKS

## OUR FOOTPRINT AND APPETITE

As insurance Specialist in the Military Sector, we can insure a full unit including Liabilities, Military Charities and also the individual working in the Navy RAF and Army including military properties and their contents.

## WHY CHOOSE TOWERGATE?

- We have specialised in insurance requirements of Military for over 50 years.
- We are signed up to support the Armed Forces Covenant.
- We are members of SIAP.
- We have been giving back to Military sport for over 40 years.
- Our team of insurance professionals are dedicated to working solely within the Military sector.

## THE STANDARD COVER

As standard, our personal insurance covers military issued and temporary issued kit. Worldwide on and off duty. Our unit insurance covers the Units for Liabilities, Silver and non-public money.

## COVER/SERVICE USPS

Due to our experience and expertise within the Military sector, we enjoy a strong relationship with our insurer which means that we are often able to obtain preferential terms or provide terms for risks that may be difficult to place elsewhere.

Members of our team have first-hand experience of being in the Military

## ADDITIONAL PRODUCTS

- Trips and Travel
- Winter Sports
- Gurkha and Commonwealth Medical insurance
- Charity Trustee
- Equestrian
- Marine Insurance
- Terrorism

## CONTACT US

**Pam Howson**  
**07711 442 895**

Email us at [Pamela.howson@towergate.co.uk](mailto:Pamela.howson@towergate.co.uk)



# PARK HOMES

## OUR FOOTPRINT AND APPETITE

Double and single unit park homes located on residential sites

## WHY CHOOSE TOWERGATE?

We have been providing insurance for park homes for over 20 years. We've spent many years understanding the unique nature of park home living. Our policies are designed to make sure our customers are looked after in this bespoke lifestyle.

## THE STANDARD COVER

Blanket cover levels on our park home policies, insuring up to £500,000 for the reinstatement of the park home structure and up to £75,000 for the replacement of contents.

Fire, Storm, Theft, Accidental Damage and Escape of Water cover automatically included.

Cover against frost damage to plumbing.

Protection for outdoor spaces. Cover protects from theft and accidental damage including £350 contents in the open and £750 for re-landscaping and up to £250 for any single tree, shrub or plant.

New for Old home replacement for life

Standard excess of £75 with the option to increase amount to £100 or £250. The excess amount selected will be reflected in the premium.

Additional options available

- Park Home Emergency Assistance
- Park Home Legal Expenses cover
- Extended accidental damage cover
- Key protection

## OUR COVER AND SERVICE USPS

Dedicated specialist broker team with underwriting authority

## ADDITIONAL PRODUCTS

Car insurance, Over 60 and 70s car insurance, Over 65s travel insurance, Pet

## CONTACT US

Contact the team on **01242 894 150**

Email us on **caravanforbrokers@towergate.co.uk**

Visit: <https://www.towergateinsurance.co.uk/caravan/park-home-insurance>

**Gary Turner**  
**01242 536679**  
**gary.turner@towergate.co.uk**

To obtain an online quotation visit the broker portal at;  
<https://retailb2b.towergatequotes.co.uk/AWE/>

# CLASSIC VEHICLES

## OUR FOOTPRINT AND APPETITE

For high net worth classic and prestigious single vehicles or vehicle collections worth over £150,000. Our Footman James brand can arrange cover for an entire private collection of vehicles: classic, modern, super and hypercars, commercial vehicles and more – whether they are on the road or laid up. There is also no maximum limit to the number of vehicles or vehicle value.

## CLASSIC COLLECTIONS FOOTPRINT AND APPETITE

Founded in 1983, the Footman James brand has grown to be one of the UK's leading specialist vehicle insurance brokers. We currently insure over £1.3bn worth of Private Client's vehicles and collections. We have an associated with many key partners recognisable brands and prestige events such as The Royal Automobile Club, Historic Motoring Awards, Octane and The Road Rat.

## STANDARD COVER FOR CLASSIC COLLECTIONS

- Minimum value required of £150,000 (single vehicle or collection)
- Insurance provided by A/A+ rated insurance companies.
- Protected no claims bonus can be included at no additional cost (maximum no claims bonus required)
- Super car, hyper car cover (mileage restrictions may apply and named driver only cover)
- Agreed Value - an independent valuation may be required
- Driving other cars cover available
- Plus, we can provide cover for newly acquired vehicles for up to 5 days before being informed and for driving other classics for collections £500,000 or above.

## OUR COVER AND SERVICE USPS

- Incredibly high retention levels of over 90%
- 4.9/5 star rating on Feefo in the Private Client area
- Dedicated account handlers
- Our Private Clients team is incredibly experienced, with an average service length of over 13 years at Footman James.

## ADDITIONAL PRODUCTS

- Individual classic vehicles
- Breakdown Cover provided by the RAC
- Legal Protection
- Spare Parts cover
- Nil-Deduction Salvage Retention
- Drive/Ride to Work
- Helmets and Leathers cover
- Wedding Hire
- Track Day cover
- Non-Standard Audio cover
- European Motoring for 90 days
- Specialist Motor Trade

## CONTACT US

**Private Client Team**  
**0330 604 161**

Email us at: [quotes@footmanjames.co.uk](mailto:quotes@footmanjames.co.uk)

Or visit: <https://www.footmanjames.co.uk/private-clients-insurance>



# HIGH NET WORTH HOUSEHOLD

## OUR FOOTPRINT AND APPETITE

High Net Worth (HNW) clients who, typically, will be paying a premium of at least £4,000 per annum.

We currently do not have markets for properties that are thatched, have ongoing subsidence monitoring or if the Insured has criminal convictions.

## WHY CHOOSE TOWERGATE?

We have on-hand specialists for your special clients.

- The dedicated HNW team aim to acknowledge all quote enquiries within 24 hrs.
- We provide an experienced pair of hands to help you get the best terms available to us through our panel, highlighting the covers to you so you can relay this to your clients.
- We can provide training webinars for your staff to help them generate HNW enquiries.

## THE STANDARD COVER

This varies according to your client's specific needs and the Insurer we select from the Towergate Premier Home Product Suite and can include:

- Unlimited Sums Insured requirements for buildings and contents insurance
- Tools and assistance to support your clients in assessing the value of buildings and home contents
- The majority of panel providers offer Warranty-Free covers on specific benefits
- Higher Limits – only needing to specify jewellery items exceeding £15,000 in value and artworks or antiques more than £50,000.

## OUR COVER AND SERVICE USPS

We have broad market access through our binders and HNW Towergate Premier Home Product Suite panel.

- Selected insurers on our panel can provide on-site and desktop appraisals of properties to calculate Building Sums Insured which are then guaranteed against underinsurance penalties in the event of a claim, making it easier to understand and to help protect your clients from innocent underinsurance.

- We provide risk management guidance eg. security, electricity (fire risk)
- World-wide Personal Possessions mirrors contents sum insured in the home.
- Accidental Damage included for buildings and contents
- No Average clauses are available through the Towergate Premier Home Product Suite
- Claims – supporting your relationships – call and the insurer will allocate a dedicated contact to help your client. Our aim is to work with insurers to support a smooth and speedy resolution for small, single item losses.
- Interest Free Direct Debit with some Insurers

## ADDITIONAL PRODUCTS

Towergate Assist optional add-on provides specialist support for property losses above £5,000 (excluding subsidence). The Towergate Assist Chartered Loss Adjuster, where possible will look to visit by the end of the next working day – providing practical help at a time when the client is experiencing stress.

## CONTACT US

0113 236 8583

Email us at: [privateclientnorth@towergate.co.uk](mailto:privateclientnorth@towergate.co.uk)



## PROPERTY OWNERS – COMMERCIAL

### OUR FOOTPRINT AND APPETITE

It is anything that is considered Commercial Property, including unoccupied risks.

### WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

### THE STANDARD COVER

The cover will vary dependent on the risk.

Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.

### OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP – better than most of the market
- Competitive commission levels
- Relationship builders – looking to create long term partnerships
- Ease of access

### ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

### CONTACT US

**Robin Gleeson**  
**01442 430728**  
Email us at [hertfordshire@towergate.co.uk](mailto:hertfordshire@towergate.co.uk)



## PROPERTY OWNERS – NON STANDARD

### OUR FOOTPRINT AND APPETITE

This complements our Real Estate offering for those harder to place risks.

### WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

### THE STANDARD COVER

The cover will vary dependent on the risk. Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.

### OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP
- Competitive commission levels, despite unattractive risks

### ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

### CONTACT US

**Robin Gleeson**  
**01442 430728**  
Email us at [hertfordshire@towergate.co.uk](mailto:hertfordshire@towergate.co.uk)



## PROPERTY OWNERS – PROPERTY MANAGEMENT AGENT (PMA)

### OUR FOOTPRINT AND APPETITE

Already a leading player in this space. PMA's / Leasehold / Flats are all the same industry. We deal with all Insurance requirements for Flats / residential developments for PMA's, RMC's and individual clients. The relevant / main policies are:-

- Property Owners
- Terrorism
- Engineering
- DeO / MLP.

### WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

### THE STANDARD COVER

The relevant / main policies are:-

- Property Owners
- Terrorism
- Engineering
- DeO / MLP

All policies offered are 'standard' so pretty much cover the same thing.

### OUR COVER AND SERVICE USPS

- Direct experience within the PMA sector
- In-house claims offering
- Relevance to industry – award winners at the Property Management Awards
- Industry knowledge, awareness and contacts
- With all of this in mind we are able to bespoke our service proposition to the individual / firm

### ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- DeO / MLP – some RMC's still do not have cover in place

### CONTACT US

**Robin Gleeson**  
**01442 430728**  
Email us at [hertfordshire@towergate.co.uk](mailto:hertfordshire@towergate.co.uk)





# PROPERTY OWNERS – RESIDENTIAL

## OUR FOOTPRINT AND APPETITE

This is to complement our overall Real Estate offering. It is anything that is considered 'residential property owners'. As this is more of a standard product our in-house schemes, e-trade offerings and open market relationships should be able to assist with 90%+ of these enquiries.

Residential can be a little harder to place than commercial.

## WHY CHOOSE TOWERGATE?

Towergate sources specialist insurance policies for a broad spectrum of property owners. Our Clients include major property investors and pension funds to private landlords. As one of the UK's largest independently owned insurance brokers we use our enormous buying power to give you access to a panel of leading insurers. This keeps the quality of cover high and the premiums competitive.

As a leading provider of Specialist property insurance, our expert teams have a deep understanding of the sector. We understand our Client's environment and their relationships with leaseholders, tenants and funders. So you can rely on us to identify and manage the unique exposures your portfolio may have with a tailored policy.

## THE STANDARD COVER

Property Owners Insurance. Pretty standard across the board but cover will vary dependent on the risk. Full perils for everything apart from vacant exposures where we expect restrictions to be in place.

In addition to this, Terrorism and Engineering covers could also be arranged for the risk.

## OUR COVER AND SERVICE USPS

- Wide market footprint – looking to expand this throughout 2023
- Product / risk knowledge – trusted advisors
- Service – acknowledgment same day, terms ASAP – better than most of the market
- Competitive commission levels
- Relationship builders – looking to create long term partnerships
- Ease of access

## ADDITIONAL PRODUCTS

- Valuations – RCAL
- Towergate Assist Post Loss Recovery
- FloodFlash (where appropriate)
- Risk Management Hub

## CONTACT US

**Robin Gleeson**  
**01442 430728**  
Email us at [hertfordshire@towergate.co.uk](mailto:hertfordshire@towergate.co.uk)



# DRIVING TUITION

## OUR FOOTPRINT AND APPETITE

Dual control cars used for test and tuition by ADI and PDI Driving Instructors. Also includes commercial vehicle tuition and vehicles used for trailer training.

Breakdown Cover including a dual control car for 5 days following a breakdown.

Driving instructors' professional indemnity and public liability.

## WHY CHOOSE TOWERGATE?

Panel of A Rated UK based insurance companies and a dedicated expert team of 20+ staff

## THE STANDARD COVER

- Comprehensive Cover
- Any Driver for Test and Tuition
- Any Driver 25+ for SDP
- Offroad Tuition for driver aged 14+

## OUR COVER AND SERVICE USPS

Ability to add our unique professional indemnity and public liability insurance.

Ability to add our breakdown product with a 5-day dual control car following a breakdown.

Optional replacement Dual Control car for an unlimited period following a fault or non-fault claim

## ADDITIONAL PRODUCTS

- Driving School Fleet
- GAP Cover
- Replacement Dual Control Car Cover
- Breakdown with a duelled replacement car
- Unlimited replacement dual control car regardless of faults

## CONTACT US

**Laura Muscroft**  
[Tuition.wholesale@towergate.co.uk](mailto:Tuition.wholesale@towergate.co.uk)  
**01603 753888**



# MINIBUS

## OUR FOOTPRINT AND APPETITE

We are able to provide cover for the following target market:

- Church, charities and education.
- Public & Private Hire
- Minibuses also used for business purposes
- Minibuses used for SDP
- Care & Residential Homes
- Coach & Bus Risks
- Section 19 Cover.

## WHY CHOOSE TOWERGATE?

With over 40 years' road transport experience. Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.

Our aim is to provide you and your client with the best price and cover combination for their needs. We work with a panel of minibus insurers and work closely with them to ensure we're there when your client needs us most.

Our policies can include breakdown cover ensuring your client and potentially vulnerable passengers are not left at the side of the road should an incident occur. We will assist you with retaining or winning a new account by helping the client keep all their insurances with one broker thus not allowing a competing broker to get a foot in on a risk by providing the minibus cover.

## THE STANDARD COVER

Naturally, the exact details of cover will depend on the policy we believe is best suited to your needs, but typical features of a minibus policy cover might include the below:

- Comprehensive or TPFT insurance
- Protected no claims bonus
- 24-hour claims service
- Trailer cover
- Public liability insurance
- Breakdown cover. Cover for vehicles with between 9-17 forward facing seats

- Vehicles up to 25 years old
- Windscreen cover as standard on fully comprehensive
- TPFT policies available
- Special cover for schools who require OBU cover (occasional business use)
- Any driver over 21 and 25 available
- Single vehicle, multi vehicle and fleet policies available

## OUR COVER AND SERVICE USPS

### Appetite

- Drivers 21-75
- Vehicles with 9-17 seats
- Less seats considered if removed for wheelchair access or for schools' churches, charities, and care homes.
- Ability to add OBU (Occasional Business Use) for education risks to cover teachers using their own vehicles for business
- Special rates for Churches, Charities and Education

## ADDITIONAL PRODUCTS

We can also help insure items such as Tradesman's, liability risks and property. As a business, you can't be too careful about the insurance policy you take. Towergate provide insurance cover from a panel of insurance companies and Lloyds Syndicates

- Public liability cover
- Breakdown cover
- Legal expenses
- Employers Liability cover
- Tradesmans
- MLP Cover
- Shops and Offices

## CONTACT US

**Dani Westlake**  
**bespokemotor@towergate.co.uk**  
 Call the team on **01603 753 880**



# REMOVALS

## OUR FOOTPRINT AND APPETITE

Setting up a removals business can be daunting and understanding the insurance covers you need, not only to protect your livelihood but remain compliant with your statutory duties can be a minefield. Removals insurance is a very niche area and many of the products suitable for other businesses may not cover the specialist requirements of the removals sector.

We can provide cover for the following areas: -

- Single Vehicle
- Multi Vehicle
- Fleet
- Freight and Hauliers Liability
- Storage Risks
- Tradesman's
- Employers and Public Liability

Cover also provided for Cargo and freight forwarders.

## WHY CHOOSE TOWERGATE?

We believe our removals insurance products offer some of the widest cover available in the market. Very few brokers can offer this combination of protection for removals clients, reducing potential gaps in cover.

Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.

## THE STANDARD COVER

What policies can we offer?

### Motor

- £5 Million Third party property damage
- Salvage retention option to customer following total loss
- Up to 5 vehicles on a single policy
- Fleet Policies 5+ vehicles also available
- Up to 90 days EU cover available

Cover for freight and haulier liability

- Public liability
- Employers' liability
- Storage risks

## OUR COVER AND SERVICE USPS

- Owner/Operators
- Vehicle from 7.5 Ton to 44 Ton
- Vehicle from 3.5 Ton considered as part of a larger risk
- Vehicles less than 12 years old
- Driver aged 25-75
- Drivers aged 21+ considered on larger risks
- Cover for hazardous goods
- Drivers with convictions and claims considered on merit

## ADDITIONAL PRODUCTS

We can provide a wide range of policies to cater for your removals client and are happy to quote from a single vehicle through to national risks with storage and fleets of vehicles. Some of the areas we can help with are below: -

- Freight and Hauliers Liability
- Goods In Transit
- Storage Risks
- Fleet
- Single Vehicle or Multi Vehicle
- Directors and officers cover
- Management liability
- Cyber
- Towergate Assist
- Tradesman Insurance

Health and Safety/ Risk Management - This is an area which is often viewed as an unnecessary burden or expense when you are busy trying to get your business off the ground and start making money! We can help your clients get robust procedures in place which can include: -

- Compliance with legal requirements and your statutory duties of care to staff and third parties

- Increased Claims defensibility if procedures and risk management can be suitably evidenced. Cost efficiencies including reduction in down time dealing with claims or allegations and the inevitable uninsured costs that result
- Improved claims history
- Lower staff turnaround and increased productivity and morale
- We can offer a range of additional services and resources to assist with your health and safety and risk management needs

## CONTACT US

**Tanya Skinner**  
[remo@towergate.co.uk](mailto:remo@towergate.co.uk)  
 Call the team on **01603 753880**



# SELF DRIVE HIRE

## OUR FOOTPRINT AND APPETITE

- Access to many insurers in the SDH market.
- Can consider all postcode areas and mixed fleets for Van and Car Hire.
- Hire and Reward use can be included.
- No markets available for Prestige or Super Car risks.
- New Ventures only considered if can evidence past Rental experience and a business plan to support targeted hire areas/market.

## WHY CHOOSE TOWERGATE?

- 20 Years of specialism within sector.
- Direct access to all available markets.
- High conversion rates on quotable leads with 50% Quote-To-Sale conversion.

## THE STANDARD COVER

- SDH Motor Fleet cover available on a Comprehensive, TPFA and T or TPO basis.
- Cover available for On-Hire Only or a Full Cover basis.
- All rating basis's considered; Rate Per Vehicle, Rate Per Day or Percentage of Revenue

## OUR COVER AND SERVICE USPS

- 20 years of specialism within office and full understanding of trade sector risks and requirements.
- Dedicated Account Executive and Claims Manager appointed to each client.
- Admin team readily available for speed hirer referral calls utilising insurer authority levels.
- FNOL App Facility supported for quick incident reporting by hirer.
- Unique Fraud Application service potentially accessible for Towergate customer base.

## ADDITIONAL PRODUCTS

- Motor Trade
- Office Combined
- Management Liability Protection
- Cyber Liability

## CONTACT US

**Alistair Warden**  
[Alistair.warden@towergate.co.uk](mailto:Alistair.warden@towergate.co.uk)  
**Brian Green**  
[Brian.green@towergate.co.uk](mailto:Brian.green@towergate.co.uk)  
Call the team on **01952 263955** or **01952743289**

**Due to the specialist nature of these insurance policies, Towergate can arrange cover for these products directly with clients. Please contact us to discuss further should you wish us to access the specialist coverage on behalf of your customer on an introducing basis.**



# TRUCKS

(INCL MOTOR, BREAKDOWN, TRANSIT, LIABILITIES, MOTOR LEGAL)

## OUR FOOTPRINT AND APPETITE

- Owner/Operators
- 1 to 5 vehicles (up to 10 upon referral)
- Vehicle from 7.5 Ton to 44 Ton – Over 44ton available on referral
- Vehicle from 3.5 Ton considered as part of a larger risk
- Vehicles less than 20 years old
- Driver aged 25-75
- Drivers aged 21+ considered upon referral
- Some drivers with less experience accepted
- Cover for hazardous goods
- Drivers with convictions and claims considered on merit.

## WHY CHOOSE TOWERGATE?

- With over 40 years' road transport experience.
- Our dedicated team of claims specialists is on hand not only to help you deal with tricky claims, but also to discuss how your business may be able to reduce both the frequency and severity of accidents – enabling you to better control insurance costs.
- Risk Management tools
- Free downloadable and linked FNOL claim app.

## THE STANDARD COVER

### Motor – Comprehensive

- Claim for own damage caused to the insured's vehicle following a fault incident subject to excess
- If the vehicle is stolen the client can claim on the policy subject to the excess
- If the insured's vehicle is damaged due to a fire, they can claim subject to the excess
- Various driver options

### Goods in Transit

- Covers you against loss or damage for the whole load up to the agreed or set level
- Various vehicle types covered (Mixer/tipper/Artic)
- Various conditions of carriage available

### Combined liability

- Public - Covers injury or damage caused to TP by an employee in the course of their employment up to £5 or £10 million.
- Employers – Covers the amount of damages which you are legally liable to pay in respect of bodily injury to any employed person resident in the policy territories, caused during the period of insurance and arising out of and in the course of their employment by you in connection with the business.

## Motor Legal Expenses

- Covers against legal costs incurred up to £100k following a non-fault RTA
- Provides legal representation cover if you go to court following damage caused by a negligent third party.
- Can cover disputes between you and a UK licensing authority or if there is a breach of an agreement relating to the sale, purchase, hire or servicing of a motor vehicle

## Breakdown

- Covers you for unlimited repair time at the roadside if your breakdown due to an electrical or mechanical failure.
- The client's vehicle can breakdown up to a maximum of 4 times in a policy year with no extra premium charge
- Covers you for Roadside assistance if your vehicle has broken down in the United Kingdom, the Channel Islands, the Isle of Man

## OUR COVER AND SERVICE USPS

- Great value cover sourced from a handpicked panel of the UK's leading insurers
- Wide variety of business and vehicle types covered
- Flexible cover that can be tailored to the client's needs
- Direct access to the underwriters
- The day-to-day benefit of proactive Risk Management tools and advice
- Feefo Platinum Trusted Service Award

## CONTACT US

**Ashley Adams**

Call the team on **0344 892 1470**

[towergatetrucks@towergate.co.uk](mailto:towergatetrucks@towergate.co.uk)

# CYBER

## OUR FOOTPRINT AND APPETITE

The role of cyber, data and crime insurance in an overall insurance portfolio has never been as important as it is at the current time. Cybercriminals are always evolving, taking into account new opportunities to exploit businesses in new and different ways.

Cyber, crime and data insurance covers losses relating to damage to, or loss of information from, IT systems and networks. Policies generally include significant assistance with and management of the incident itself, which can be essential when faced with reputational damage or regulatory enforcement.

Cyber and data risks fall into first-party and third-party liability.

## WHY CHOOSE TOWERGATE?

Cyber is a complex specialist cover and no two policies are the same. At Towergate we have in depth Cyber expertise to help guide you to the right policy coverage for your business:

## THE STANDARD COVER

Some examples of cover typically offered:

- Loss or damage to data or software programmes
- Business interruption from network downtime
- Cyber and data extortion
- Customer and/or third-party notification expenses eg. data privacy breach
- Repairs or replacement following system damage
- Regulatory actions and investigations and court attendance costs.
- Crisis communication costs
- Reputational damage arising from a breach of data
- Loss of third-party data, including payment of compensation to customers for denial of access and failure of software

## OUR COVER AND SERVICE USPS

Access to a wide range of insurers including a leading London Cyber broking team for large and complex risks.

Protection includes:

- Data recovery support in the event of a breach
- Extortion cover if a hacker tries to hold you to ransom
- Business interruption cover to keep you going after a cyber attack
- Payment of costs associated with regulatory investigations
- Cover for claims for damages against your business

## ADDITIONAL PRODUCTS

Management Liability

## CONTACT US

Call us on: **01493 738 322**

Email us at: [commercial.wholesale@towergate.co.uk](mailto:commercial.wholesale@towergate.co.uk)



## MANAGEMENT LIABILITY POLICY (MLP)

### OUR FOOTPRINT AND APPETITE

Towergate are able to consider MLP risks from a wide range of sectors. This very important cover provides a package of important coverages to protect Director's and senior management.

### WHY CHOOSE TOWERGATE?

Management Liability is a specialist cover and requirements can vary between different sectors. Towergate has the expertise to help guide you to the right policy coverage for your client for this vital cover.

We believe that our Management Liability offering is more than just about insurance. It's about protecting businesses during a time of ever increasing regulation and risk.

### THE STANDARD COVER

There are three key areas to a management liability portfolio:

- Directors and Officer's liability insurance – This section of cover protects the personal wealth of Directors, Senior Officers and any other Management staff from the legal costs and awards in defending against civil, criminal and regulatory claims or investigations.
- Employment practices liability insurance – This covers both the Directors and the business from claims from potential, current and former employees alleging breach of contract/employment law.
- Corporate legal liability insurance – Claims can be made against the Directors and officers and also the business itself in tandem. This cover protects the legal entity (business) from defence costs incurred relating to civil, regulatory claim or investigation.

### OUR COVER AND SERVICE USPS

Towergate has access to a number of products that may include valuable cover enhancements such as;

- Radar is a full service law firm that has the skills and knowledge to advise and represent policyholders in several important areas including Health & Safety, commercial disputes, HR, Tax and Business Crime
  - Pollution claims cleanup cost
  - Loss of documents
  - Compensation for Court Attendance
  - Negative Social Media Crisis PR Cost
- Optional Crime Cover.

### ADDITIONAL PRODUCTS

Cyber Insurance

### CONTACT US

Call us on: **01493 738 322**

Email us at: [commercial.wholesale@towergate.co.uk](mailto:commercial.wholesale@towergate.co.uk)







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