

TOWERGATE RISKLINE FOR BROKERS

PRODUCT ADVANTAGES



The Towergate Riskline trading unit delivers competitive advantage to Premier Brokers and members of the Bravo networks with our inhouse binders and e-trade panel.

Please cascade this summary of our commercial and private clients' products that are achieving the best win rates. Use the Broker Product Portal www.towergatewholesale.com to submit your quote presentations. You can either complete and submit the online 'Quick Quote' or click 'Contact us' under any of the product groups and attach your own presentation. Either way our dedicated wholesale broking team will get cracking on your presentation. I have shown a screen print of the Broker Product Portal below.

Any questions? Please contact julian.palmer@towergate.co.uk 07484 935 671



Product Facts
Commission
Quick Quote - Mid Net Worth & Non Standard Home
Contact Us
Video



Product Facts
Commission
Quick Quote - Property Owners
Contact Us



Product Facts
Commission
Quick Quote - Commercial Combined
Quick Quote - Shop Insurance
Quick Quote - Contractors Combined Liability
Quick Quote - Office insurance
Contact Us

Nonstandard and Mid Net Worth Household

Towergate Riskline specialises in providing home insurance that meets the needs of clients with more complex requirements that can't be catered for on e-trade and price comparison sites. We are particularly keen to write the business that fits with our refreshingly simple sweet spots. Use the wholesale Product Portal www.towergatewholesale.com to submit your quote presentations

Premier Elite Mid Net Worth advantages:

- ✓ Contents Sum Insured including Fine Arts and Antiques
Min £75,000 - Max £500,000
- ✓ Buildings Sum Insured Min £500,000 - Max £5,000,000
- ✓ Worldwide All Risks
- ✓ No Average clause
- ✓ Damage caused by domestic pets
- ✓ Valuables up to £250,000
- ✓ Legal Expenses up to £150k
- ✓ Emergency Home assistance up to £1500

Premier Exec' Non-standard advantages:

- ✓ Contents up to £150k
- ✓ Buildings up to £1m
- ✓ Office equipment up to £5,000
- ✓ Non-std construction (exc' thatch)
- ✓ Business stock up to £1,000
- ✓ Subsidence history
- ✓ Convictions
- ✓ B&B / Air bnb
- ✓ Holiday homes



Standard and nonstandard Property Owners

Towergate Riskline can take care of a range of property owner risks in good areas: residential, commercial, mixed use, unoccupied and a range of complex tenant types and requirements. Use the Broker Product Portal www.towergatewholesale.com to submit your quote presentations.

- ✓ Max sum insured per location £5m
- ✓ Max sum insured per location bespoke modern flats £10m
- ✓ Inflation provision - Day 1 uplift 15% / 25% / 35%
- ✓ Residential Professional let - price matching panel
- ✓ Tenants receiving local authority assistance
- ✓ Asylum seekers – families with minimum 6 mths tenancy
- ✓ Students including HMOs
- ✓ Unoccupied residential inc' short period policies 3/6/12 mths
- ✓ Pro-rata ERP for cancellations
- ✓ Commercial premises
- ✓ Mixed use
- ✓ No limit to portfolio property numbers

- ✓ **High risk commercial trading activities e.g.**
 - Animal research
 - Fuel stations
 - Fur retailers
 - Motor Trade repairs
 - Sawmills
 - Unoccupied commercial
- ✓ Rollover & price matching deals

Commercial packages – with our Go & Compare price matching panel

Our partner insurers on the Towergate Go & Compare panel provide best of breed commercial package policy wordings and price match the lowest cost quote on the panel. We then add, at NO COST to your client: Legal Expenses, Cyber Risk Assessment and online Health & Safety support. Quotes are exclusive to you and are designed so that you can forward the quote pack to your client with your demands and needs statement.

- ✓ Shops
- ✓ Offices
- ✓ Property owners
- ✓ Tradesman liability per capita

Go & Compare package policy panel

It's simple, fast and effective – saving you and your clients time and money. Submit your enquiries through the Broker Product Portal www.towergatewholesale.com

We can also help with Commercial Combined Insurance

Cover and commission designed for your business



Commercial combined

We are especially keen to win business that fits with our sweet spots. Businesses that have robust Business Continuity Planning together with additional underwriting information will help us understand and reward the risk exposure.

Please check your renewals against the sweet spot trades listed below to identify the clients who are most likely to benefit. Submit your quote presentations through the Broker Product Portal www.towergatewholesale.com

MANUFACTURING

China and pottery

- Bottles and jars
- Sanitary fixtures
- Glazing units

Electronic and optical

- Components
- Consumer electronics
- Domestic appliances
- Instruments for measuring
- Lighting and signs
- Motors, generators and transformers

Food

- Soft drinks
- Bottlers and canners

Machinery & Equipment Metalworkers

- Fixings and fastenings
- Hardware and hollowware
- Precision machining
- Light metal packaging
- Tool makers
- Wire goods

Paper and Printers

- Stationery
- Printing - lithographic, flexographic etc.
- Print finishers

Plastics and Rubber

- Extrusions e.g. door and window profiles
- Plastic moulded products - injection, blow, compression processes
- Moulded sheet or tube - semi finished

Textiles

- Household textiles
- Clothing and Tailoring

Wood

- Builders joinery
- Cabinet makers

WAREHOUSES

Warehouses for storage of non-combustible goods e.g. steel stockholding, machinery & equipment, ironmongery and ceramics. We like Warehouses that:

- are purpose built and of non-combustible construction have fully operational sprinkler systems designed to an appropriate specification for the goods stored,
- have low piled storage (up to 4 metres),
- benefit from caging for items that are highly theft attractive.

