

## Executive Summary

Every business faces unpredictable threats and risks on a daily basis that may destroy everything you have built. To protect yourself from the unforeseen and make sure your business survives, you should purchase the right insurance.

**insure4biz.com** aim is to ensure that you have complete peace of mind with the right insurance cover provided by an Insurer that has the ability and desire to pay your insurance claims quickly and efficiently.

As experienced insurance brokers, insure4biz.com can provide you with a variety of quotes, give you valuable advice, place the cover and help complete the paperwork for you.

We believe in honesty, transparency and above all acting in the best interests of our clients.

By providing a personal service, backed with many years of experience and specialist knowledge, and combining it with professionally trained staff and quality products we offer you a competent and caring service. Our clients come from a wide range of industries and whatever their requirements, we provide a friendly, high quality and cost effective service.

**insure4biz.com** is a registered trading name of R A Cowen & Partners Ltd and has been specially created to look after the insurance needs of commercial clients who are looking for a competitive, modern, speedy delivery of insurance advice and cover without compromising on quality.

R A Cowen & Partners Ltd are Chartered Insurance Brokers, members of the British Insurance Brokers Association and Investors In People. We have been in business since 1973 and have in excess of 40 experienced staff, a significant number of which hold professional qualifications and specialise in broking commercial business.

All General Insurance and Motor Insurance policies are subject to the principle of Utmost Good Faith. You must therefore disclose any facts that may be material in the placing of your Insurances at inception and at each renewal. Whilst we take great care to ensure that all material facts are disclosed to Underwriters, the duty to disclose remains with you. Examples of Material facts (this is not exhaustive)

- Changes in tenancy / use of buildings you occupy.
- Changes to construction of the buildings you occupy.
- Changes in intruder / fire prevention or alarm systems or procedures.
- Changes in business / trade or new processes undertaken.
- Alterations or modifications to any motor vehicle.
- Incidents, which could have resulted in a claim if cover had existed or where no claim was made.
- Claims.
- Convictions.
- Previous Insolvency or Bankruptcy.

Your duty to give information is further explained under our terms of business.

All insurance products are subject to terms and conditions and the majority are subject to specific warranties. Failure to comply with these conditions and warranties will affect your cover and may invalidate it, making it impossible to pursue a claim.

You must ensure that you are familiar with your policy terms, conditions and warranties and that you act in accordance with them or request that your Insurer reconsiders them. Warranties remain in force until you have had written confirmation that they have been altered. You should read your policy document and in particular contact us urgently if you do not understand any terms, warranties or conditions.

You should notify us immediately of any situation, which may give rise to a claim on any of the Insurances we have arranged. All Insurance policies require that we notify your Insurers promptly, many within a specific number of days. Insurers can refuse to pay claims where there has been a delay, particularly where that delay has had an impact on their liability under the policy. It is imperative that you forward to us immediately any correspondence from anyone who holds you responsible for their loss. Your Insurer has a limited time to respond to third parties and any delay may affect your Insurers ability to defend the claim.

You should ensure that all sums insured are adequate to represent the full values at risk under the headings shown. If you are under insured any claim you make will be reduced in the same proportion as the under insurance. This is known as the application of Average.