

# THE INSURANCE SOLUTION FOR UKAS ACCREDITED LABORATORIES AND INSPECTION BODIES

LABsure

howden  
specialist insurance brokers

**“Howden pioneered the introduction of insurance cover that directly recognised the benefits of accreditation. We are very encouraged to see that Howden has attracted the support of a leading insurer not only to extend the range of cover tailored for UKAS accredited organisations but also to acknowledge their outstanding claims history.”**



**Dr Jane Beaumont**

UKAS Director of Accreditation

## **INTRODUCTION**

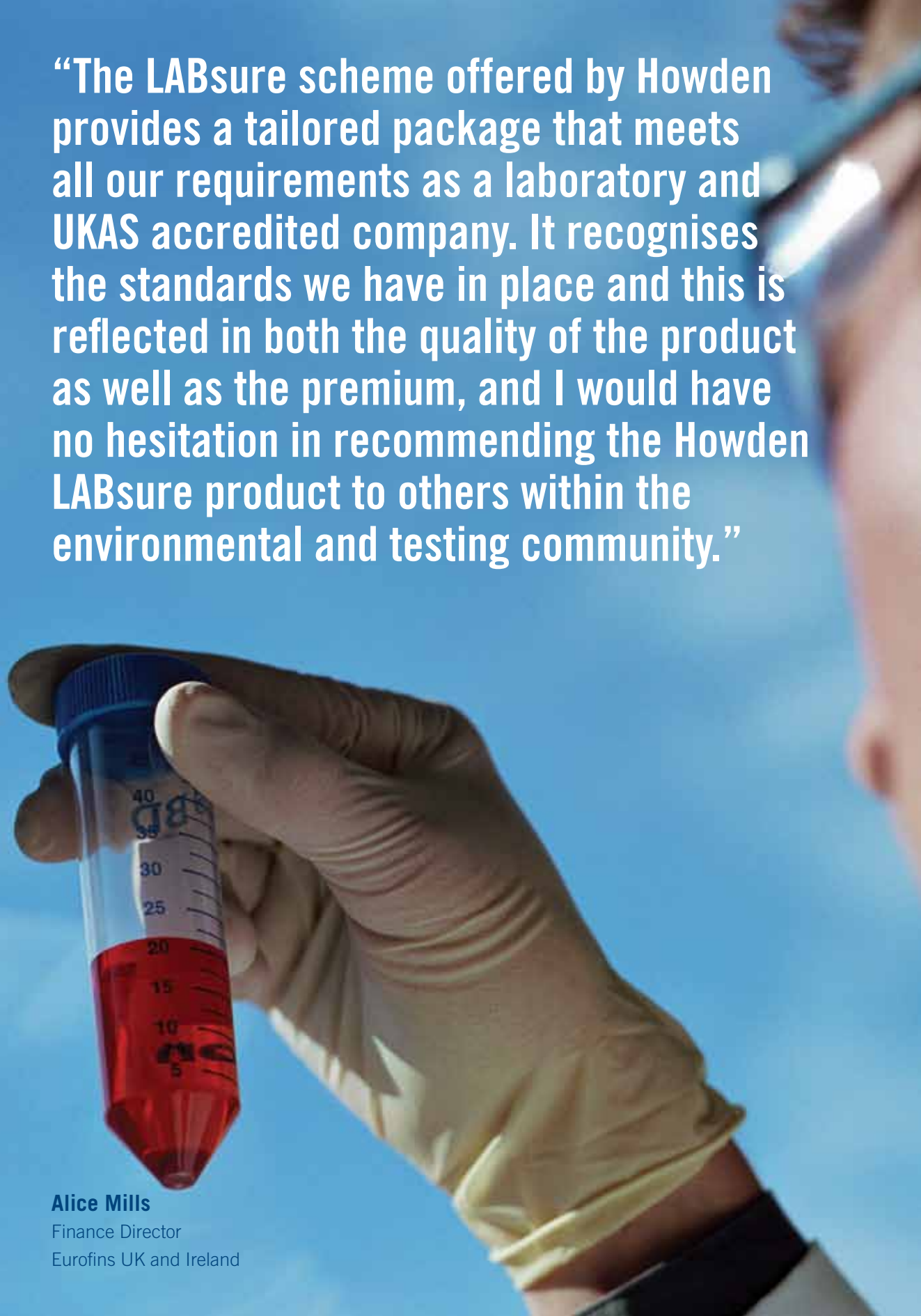
In 2003 Howden realised that as professional firms, UKAS accredited laboratories and inspection bodies had been neglected by the majority of the insurance industry, in terms of product and service. Howden, a broker who enjoys challenging the norm, consulted with laboratory owners, industry bodies and UKAS to create the first professional indemnity scheme for testing laboratories and inspection bodies. We were able to show insurers how the accreditation process works and demonstrate the clear benefit of the UKAS standards, not least that accredited laboratories and inspection bodies have a lower claims ratio than other professionals.

## **HOWDEN UKAS CLIENTS**

Howden succeeds in areas where other brokers have not because we make sure that we understand a client's core business. We then use this knowledge to educate insurers so that they understand our client's risk. Since 2003 we have provided insurance solutions, advice and claims handling to all types of UKAS accredited organisations. This has included asbestos, drugs, DNA and other potentially high risk areas of testing, calibration and inspection.

## **ABOUT LABSURE**

Since 2003 we have been constantly developing our insurance product and in 2007 Howden teamed up with Hiscox Insurance Company to deliver a comprehensive insurance solution. We are proud to say that LABsure is now an established and recognised insurance product for UKAS accredited laboratories and inspection bodies.



“The LABsure scheme offered by Howden provides a tailored package that meets all our requirements as a laboratory and UKAS accredited company. It recognises the standards we have in place and this is reflected in both the quality of the product as well as the premium, and I would have no hesitation in recommending the Howden LABsure product to others within the environmental and testing community.”

**Alice Mills**

Finance Director  
Eurofins UK and Ireland

## LABSURE - THE COVER

LABsure offers a flexible combination of insurance products to cover your business critical risks.

These include insurance policies for:

- Professional Indemnity
- Employers' Liability
- Public & Products Liability
- Buildings & Contents
- Legal Expenses
- Directors' & Officers' Liability

## LABSURE BENEFITS

- Exclusive partnership with Hiscox, a blue chip insurer
- Interest free direct debit
- One payment for all policies
- Special discount rate for online business HR service
- Non-adjustable premiums
- Recognition of UKAS accreditation
- Competitive premiums
- Cover for official investigations/proceedings
- Well established UKAS client base
- Experienced and dedicated team
- Specialist in-house claims team

**“We are delighted to be working with Howden, who have demonstrated a sustained commitment and comprehensive understanding of the needs of firms who provide testing services in the UK.”**

## **THE INSURER - HISCOX**

Hiscox, with origins going back to 1901, is now firmly established as one of Europe's leading specialist insurers. We cover a wide range of personal and business risks and our experience and specialist expertise means we excel at dealing with more complex or unusual situations.

At Hiscox we pride ourselves on delivering the extraordinary, with the level of cover we offer, the speed of our claims-handling and the service we provide our clients.

Have confidence in Hiscox:

- we currently employ over 700 people with offices in 12 countries
- Hiscox Ltd is a FTSE 250 company
- recognised market leader in specialist areas including professions, fine art, mid and high-net worth homes, terrorism, kidnap and ransom, bloodstock, space and property insurance
- for financial strength and operating performance, Standard & Poor's rate Hiscox Insurance Company Limited as A- (strong), and A.M. Best rate us as A- (excellent)
- Hiscox Insurance Company was General Insurer of the Year at the 2009 British Insurance Awards.



**Gary Head ACII**  
UK Underwriting Director  
Hiscox Insurance Company Ltd



“LABsure gives us confidence that our broker understands our organisation but importantly also our industry. This product is specifically designed to recognise the accreditation levels we have achieved and this is reflected in the policy coverage, service and premium. I have full confidence in Howden, and have no hesitation in recommending LABsure.”

**Peter Moore**  
Managing Director  
Tetra Consulting Limited

## ABOUT HOWDEN

In 1994 David Howden and Mark Pangborn founded Howden Insurance Brokers and set about building a unique type of broker. With three core principles: client focus, pioneering spirit and meritocracy, the Howden Broking Group has now grown to a network of more than 50 broking operations throughout the world, headquartered in London. The company has grown year on year since it was established.

Howden is the broking arm of the Hyperion Insurance Group, winner of the Queen's Awards for Enterprise in the International Trade category 2007 and ranked for the second year running in the Sunday Times Buyout Track. Hyperion is backed by 3i, a world leader in private equity.

## CLAIMS

A liability claim from an employee, a member of the public or a client would have an adverse affect on your business. Your balance sheet could be damaged by costs incurred in defending a claim, the potential settlement figure and by the management time spent in preparing your firm's response to it. Howden know that as your broker our ability to provide a pain-free and competent claims handling service is paramount. Even with the widest policy wordings the potential coverage problems can never be eradicated, so when they do arise, technical expertise and relationships are vital. Howden have never had a claim from a UKAS accredited client turned down.

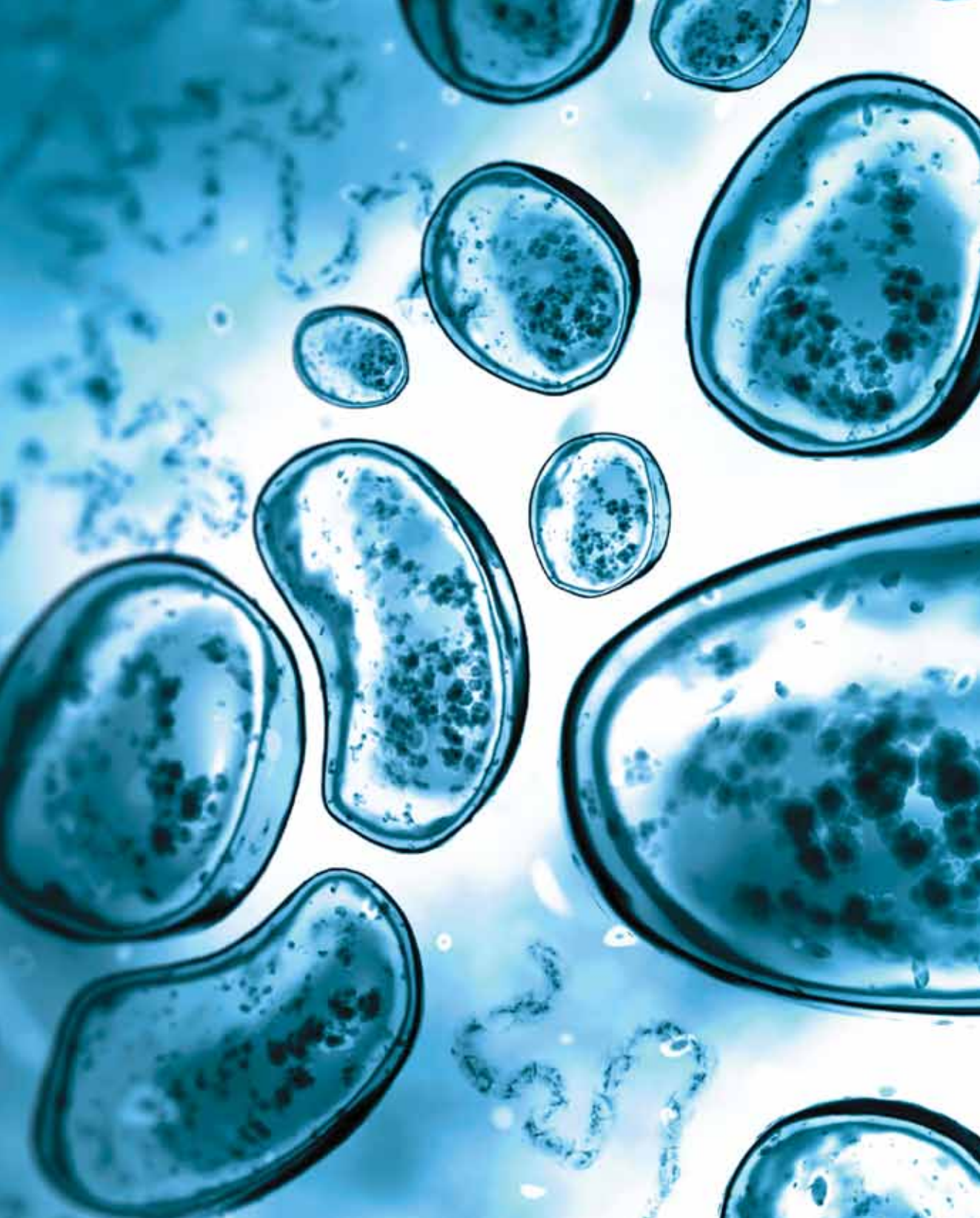
**“We are delighted to recommend Howden Insurance Brokers to our membership. As the pioneer of insurance that recognises UKAS accreditation, we feel that the Howden LABsure product is best placed to understand the risks involved with inspection bodies. Supported by a leading insurer this scheme has genuine benefits for ATaC members.”**



**Steve Sadley**

#### **CONTACT US**

To discuss your insurance requirements, or if you have any questions please contact Howden's Engineering team on +(0)20 7648 7139.



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INTERNATIONAL TRADE  
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