



Howden for Brokers

In a world facing challenges,
be the broker with the power
to protect

HOWDEN

Helping you help your clients

Here at Howden, our broker partners have an open door to a broad spectrum of specialisms, schemes and facilities for your clients.

Empowering you to place more business

There's a simple solution to your clients' needs: Howden for Brokers. With us as your partner, you can place a full spectrum of niche and specialty cover with ease.

Our range of schemes and facilities, alongside our direct access to the London Market, means we can help you find exactly the right cover for the most challenging of cases – so you can protect your clients better than ever.

We're not afraid to negotiate. We have strong relationships with Lloyd's of London and international insurers, and we use our connections for your benefit – sharing market insights, tailoring policy wordings and making sure you can offer more to your clients.

We'll help with claims and provide technical support. And we'll always go the extra mile to secure the competitive cover you need for your clients that you can't find elsewhere.

We can even supply your indemnity cover – so you can look after your clients, safe in the knowledge your own business is protected.

Our specialist solutions

- Professional indemnity and financial lines
- Brokers' own errors and omissions
- Real estate
- Terrorism and political violence
- Product recall
- Energy liability
- Sustainable energy
- Fine art and specie
- Accident & health, life and special risks
- Warranties and indemnities
- Surety
- Construction
- Household insurance
- Thatched property insurance
- Health and care
- CTIS – Howden life science and clinical trials

Our schemes

- Renovation Plan
- Incepta
- Road Runner
- Road Runner +
- Build-Zone
- Self-Build Zone
- Haven Knox-Johnston



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Our specialist solutions

Professional indemnity and financial lines

Howden is one of the largest wholesale professional indemnity brokers in the UK, placing policies for over 300 insurance brokers.

We place cover for all types of professional firms, including larger and more complex placements, and those with previous claims and high limits of indemnity.

As a Lloyd's broker, we have access to the world's leading insurance markets.

We're a trusted partner to insurance brokers around the UK, and bring you:

- Access to the London and Regional Markets
- Proactive approach to broking your risk
- Risk management support
- Claims handling
- Technical expertise
- Competitive premiums

Brokers' own errors and omissions

The brokers' own professional indemnity market is improving after some years of hardening, and capacity is returning. Offering market-leading wording, rates and risk management services, Howden can ensure insurance brokers around the UK are fully protected against the risks they face.

A comprehensive solution for brokers' own E&O including:

- Cover for appointed representatives
- Cover for binding / delegated authorities
- £500k cover for defence costs for breach of FCA and regulatory proceedings
- £250k first party fidelity
- Court attendance costs
- Dishonesty of third parties
- Copyright infringement
- Libel / slander
- Loss of documents
- Ombudsman awards
- Innocent non-disclosure
- Inadvertent breach of FCA permissions
- Simple claim, circumstance, arbitration, adjudication notification
- No conditions precedent
- No exclusions in respect of communicable disease / insurer insolvency

Howden can find the right solution for you, and support with ongoing risk management.

Contact

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Real estate

The Howden Real Estate team provides unparalleled experience in configuring transactions and broking real estate client business into the marketplace. Our specialists operate in London, serving the insurance and risk management needs of the real estate sector in the UK and Europe.

Our extensive knowledge of how organisations in the real estate sector create and maintain value, plus our insight into the marketplace, enables us to provide innovative solutions in this specialist area.

Third-party broking

Sitting within the London Real Estate team is an integrated Third-Party Brokering team, offering broking facilities to UK brokers allowing them exclusive access to Howden's market-leading real estate offering.

Our team works in partnership with a variety of brokers varying from property owner specialists and large regionals to smaller independent brokers, understanding their requirements and tailoring bespoke solutions to assist in winning new business and retaining their current client base.

Legal indemnities

Howden has the experience and expertise to help your clients reduce or mitigate legal risks arising from property transactions, whether it's an acquisition or disposal, or to protect a development opportunity.

Our breadth of resource, flexibility and access to leading insurers in this sector enables us to carefully appraise individual requirements in order to determine the most appropriate solution for each particular risk, at the most competitive price.

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Terrorism and political violence

Like many other catastrophe perils, a terrorism incident can disrupt or destroy a business, so protecting it with insurance is a valuable mitigation strategy. However, unlike natural catastrophes, terrorism manifests itself in a dynamic and constantly changing manner and is unpredictable, not only in its frequency and severity but in its very nature.

Evidence for this can be seen by examining the recent history of terrorism. Terrorist tactics and methodologies between 1970 and 2000 featured significant use of guns, bombs, hijackings and kidnappings. Whilst these events still exist, since 2000, attacks have also involved vehicles as weapons, knives, airplanes and chemical attacks. Tomorrow's attacks could include cyber terrorism, drones and more.

Worldwide civil unrest is increasing, with examples including the 'Black Lives Matter' movement in the USA and political movements in Chile, Lebanon and Hong Kong leading to a significant increase in strikes, riots and civil commotion losses. Terrorist targets are not just government-owned properties. More attacks are being carried out on the private sector, leading to increased awareness and demand for terrorism and political violence cover.

We have developed terrorism and political violence facilities to provide the most cost-effective programme, whilst offering the full range of coverage available to your clients.

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Product recall

When a product safety issue is uncovered, stories and images can spread around the world in seconds.

Product recall insurance provides vital support to a firm's crisis management response. Howden's specialist team is a leading independent producer to the London and Bermuda Markets.

No matter how careful your clients' manufacturing processes, accidents can happen. Faulty machinery, user error, or even damage in transit can result in product withdrawals. And with tough contracts passing costs down the supply chain, it often falls to manufacturers to pick up the associated first and third-party costs when an item is recalled.

The General Product Safety Regulations (GPSR) and food safety standards require manufacturers to withdraw and recall dangerous products, inform the regulatory authority, and ensure that anyone in possession of the product knows of its safety concerns.

This can be expensive, time-consuming, and harmful to a company's reputation. Comprehensive insurance can protect your clients from the fallout and allow them to return to business as usual.

Howden designs and places bespoke solutions for many of the most exposed products and industries, including:

- Food & drink
- Automotive component parts
- Consumer goods
- Pharmaceuticals
- Restaurant contamination

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Energy liability

Howden's Energy Liability team uses balanced skill sets, product knowledge and a wealth of market experience to provide a bespoke service to your clients.

Our Claims team is embedded in the everyday running of our business and is involved throughout the process of establishing a programme, not just when a claim occurs. Direct involvement helps to alleviate potential policy misunderstanding and ensures the smoothest possible claim negotiation process.

A common misconception of the London Market is that a risk can be "too small" for markets to consider. However, via various line slips we have in place with key markets, our minimum premiums for combined liability policies start at £10,000 +IPT.

We have expertise in the placement of employers liability, public liability, products liability, pollution liability and environmental impairment liability, with a particular focus on the following industries:

- Onshore / offshore oil and gas
- Onshore / offshore renewable energy
- Mining
- Construction

Typical trades we specialise in placing within these industries are Rope Access, Divers, Welders, Engineers, Manufacturing and all types of Contractors.

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Sustainable energy

Howden has negotiated exclusive market facilities with experienced underwriters in Lloyd's of London who have an excellent understanding of the risks involved in the renewable energy sector.

Typically we arrange asset protection for:

- Marine cargo and transit
- Construction all risks
- Operation all risks
- Loss, or potential loss, of revenue
- Mechanical and electrical breakdown
- Contingent grid export interruptions
- Liabilities of all types
- Terrorism

In addition, we are experienced in arranging more complex solutions such as:

- Cyber for renewable energy
- Contingent business interruption
- Extra expenses
- Parametric solutions
- Portfolio solutions for project pipelines
- After warranty solutions

We believe that effective insurance protection goes hand in hand with a sound risk management approach.

Howden Specialty Global Risk Engineering is your partner for risk management of your assets, helping you improve your risk profile and optimise your insurance cover.

Building on a strong foundation and excellent track record, our Sustainable Energy team brings unique insights into the challenges of the sustainable energy industry.

We possess the resources and capabilities to help deliver innovative insurance protection for your clients tailored for different types of renewable energy projects including biomass, hydro power, wind, onshore and offshore, solar and much more.

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Fine art and specie

In such a specialised field as fine art and specie, there really is no substitute for knowledge and experience.

Our team of experts has been working together for many years, so there is very little, if anything, that we have not seen or had to find a resolution for.

We leave no stone unturned to find the right solutions that protect our clients and respond in the event of a loss. This leading reputation within the market has been built on delivering outstanding service and forming enduring relationships with clients.

We can arrange programmes on a direct or reinsurance basis, whether facultative or treaty, and have extensive experience working with captive insurers. We can also arrange binding authorities on behalf of producing brokers or MGAs.

Range of coverage

Fine art: Broad cover insuring galleries, dealers, exhibitions, and museums, as well as a wide range of collectable items.

General specie: Covers precious metals, securities, cash, and cryptocurrencies.

Jewellery and gemstones: Solutions for a wide range of different operations within the industry.

Cash in transit: Includes coverage for cash, precious metals and other valuables while at rest or in transit.

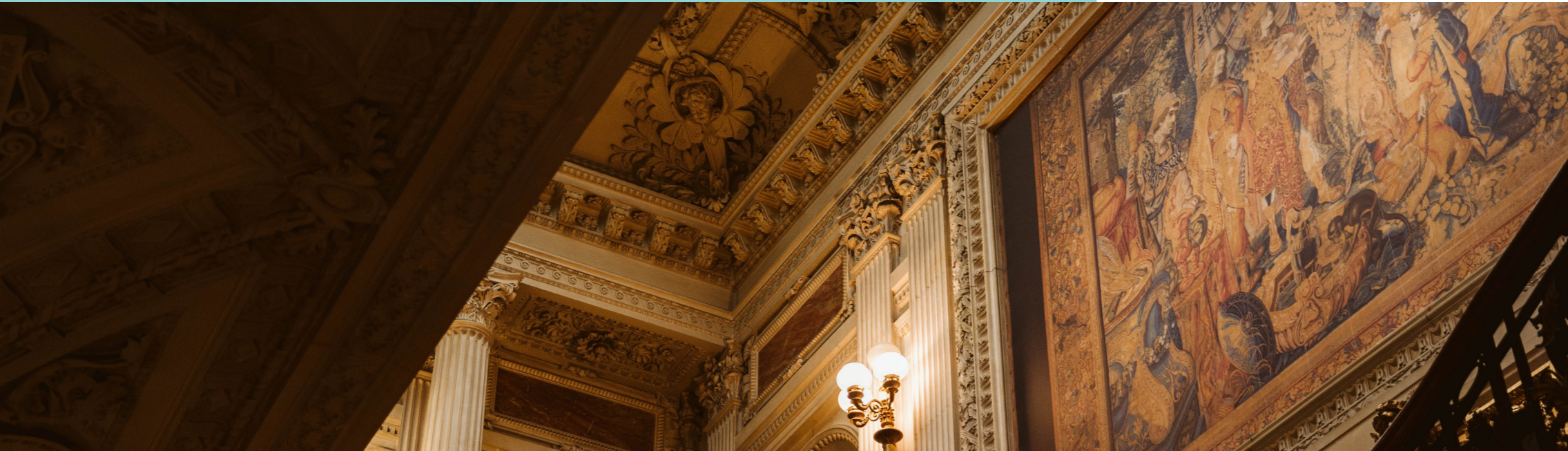
The world of fine art and specie spans a range of diverse and complex risks. Nothing beats the reassurance of dealing with an expert who you know and trust, who talks the same language as you and has a forensic knowledge of the risk landscape. Whatever the scenario, our specialist team can find the answer.

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USD100m+
Premium placed into the fine art
and specie markets

400+
Claims of various sizes

30+
Specialists in fine art
and specie insurance

1,500+
Fine art and specie
clients insured by
Howden per annum

400+
Years of combined experience shared throughout the
different generations across the team

Accident & health, life and special risks

We pride ourselves on understanding businesses, their exposures and needs in order to best represent them in all areas of the marketplace. Our team works closely with clients and the market to provide innovative and efficient insurance and reinsurance solutions.

In a rapidly changing world, we recognise that our customers are faced with enormous challenges and opportunities. We understand that in order to succeed, maintaining customer satisfaction is paramount. We are constantly assessing and evolving our business in order to meet clients' demands and needs.

Our products include:

- Group disability, travel and life
- Medical expenses
- Crisis management, including kidnap and ransom
- Reinsurance

Binding authorities

We are a wholesale Lloyd's of London broking team that currently places and administers binding authorities successfully on behalf of partners globally.

Our expertise and service offering has been built through the formation of a dedicated Delegated Authorities team that supports us with the management of the ancillary programs and processes associated with binding authorities within the Lloyd's of London environment. This allows us to focus more fully on the placement and development of the underlying portfolio.

Our embedded Data Analyst focuses on providing data, reporting and actuarial services. The aim is to attract markets to opportunities, provide an enhanced actuarial voice, and support our retail partners with insight that empowers them to make profit and growth-focused decisions.

Data and analytics

The Howden Accident & Health team offers data, reporting and analytical services, both through in-team capabilities, as well as the much larger group analytical functions. This allows us to offer bespoke solutions from line of business experts, whilst being able to access resource, data infrastructure, licences and expertise from heavily invested and highly capable teams within the broader business.

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Warranties and indemnities

Warranties and indemnities insurance is designed to cover the full suite of warranties given under an acquisition agreement and the general tax indemnity, subject to the policy exclusions.

These policies are usually held by a buyer but can be taken out by the seller if required. When held by a buyer, a warranties and indemnities policy facilitates sellers and/or management to exit the transaction with a nominal liability of \$/€/£1.00.

This is clearly advantageous for the seller, but is also helpful for buyers, in particular by providing A-rated insurer capacity as counterparty to the risk of a warranty breach or claim under the general tax indemnity, and helping preserve commercial relationships with management going forward.

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Surety

The Howden Surety team is a surety market specialist with extensive experience and the capability to support the bonding requirements of your clients.

We are aware that companies often find it challenging to obtain sufficient capacity within the surety market or are restricting their working capital by issuing bonds with their bank. Our role is to ensure that your clients are provided with competitive terms, in order to provide comfort when bidding for projects at a competitive price.

What is surety and why use an insurer instead of a bank?

Surety is an obligation by a financial institution to guarantee the contractual or commercial obligations of one party, the Principal, to another, the Beneficiary.

Insurers generally issue surety bonds on an unsecured basis, provided on the assessment of a company's financial strength and proven track record. The issuance of surety bonds by an insurer does not impact working capital or bank borrowing facilities and therefore can provide a useful boost to a company's liquidity. Bonds issued by a bank diminish available headroom under lines of credit and can limit opportunities for growth.

Surety bonds can be required under the terms of a contract, or in accordance with statutory or licensing requirements, to secure the performance of the Principal in its commercial or contractual obligations to the Beneficiary.

The Howden Surety team is one of the UK's largest and a leading specialist surety bond broker. We place bonds for many companies both in the UK and globally and have a strong reputation amongst our clients and underwriters for our market knowledge, excellent service, competitive terms, and for the value we add to transactions.

At Howden, we have expertise across multiple industry sectors, including construction, engineering, renewables, natural resources, and defence and we also have access to all major insurers, which ensures all capacity options are fully explored.

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Construction

UK projects

The Howden UK Projects team has arranged an exclusive insurance facility with an A-rated market for construction projects with a total combined sum insured of up to £50m.

Key benefits of using us:

- Wide form broker wording including:
 - Automatic period extension cover
 - DE5 cover
 - No conditions precedent to liability
 - Widely drafted Third Party Liability cover, including contractual liability
 - Automatic 6.5.1 cover
 - Cover designed for both new-build and fit-out / refurbishment projects
- Competitive pre-agreed premium rates
- Quick turn-around time

In addition, the team has extensive experience of placing latent defects / new homes warranties for some of the largest and most complex schemes in the UK.

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Annual contractor

The Howden UK Annual Contractor team wholesales for a number of brokers on larger (generally £60m+) contractors.

Key reasons to use us include:

We offer wide form broker CAR, EL, TPL, professional indemnity wording including:

- Completed operations cover
- Contractual liability
- No conditions precedent to liability or onerous conditions (such as hot works or sub-contractor insurance conditions)
- DE5 cover
- Automatic 6.5.1 cover
- Full PI legal liability cover
- PI first party mitigation cover
- Wide PI fire safety / cladding cover
- The CAR, TPL and PI cover dovetail vs the gaps that often exist on insurer wordings

- Our expertise and market relationships. Most members of the team have been operating in the London construction insurance market for more than 20 years
- We have the ability to achieve very favourable premiums due to our broking ability and how we present the data. Recent examples:
 - August renewal (£280m UK contractor) - we achieved a 23% total rate saving across all lines including a 12% saving on the professional indemnity on a significantly wider cover
 - April renewal (£400m UK contractor) - we achieved a 36% total rate saving

Howden household insurance

Household insurance

With over 100 years of combined underwriting experience, Howden facilitates several household products under a delegated authority, on behalf of a number of trusted capacity providers. We provide solutions for standard and non-standard client risks and our UK wide policies can include:

- Buildings cover up to £5,000,000
- Contents and fine art cover up to £1,500,000
- Jewellery cover up to £500,000
- Non-standard occupancies: Unoccupied, Holiday lets, Let properties
- Private residences with a business element, for example Airbnb, beauty therapy, physiotherapy
- Previously flooded properties, via Flood RE
- Risks with an unfavourable claims history
- Imbalanced risks



Thatched property insurance

Is your client the proud owner of a beautiful, thatched property? With its distinctive features and construction materials, insuring thatched properties can be a challenge. That's where we come in. Our UK wide policies can include:

- Buildings cover up to £1,500,000
- Contents and fine art cover up to £750,000
- Jewellery up to £250,000

Why work with our Howden team?

- We're not constrained by a computer-generated decision and will underwrite a risk based on individual circumstances
- Flexible underwriting. If unfavourable policy requirements or conditions are being applied, we will aim to provide alternative solutions
- Expert advice. We can find solutions by leveraging our vast network of expert service providers
- Insurer access. We have strong relationships with market-leading insurers
- Competitive rating. We are proactive with our rating reviews to ensure that we continue to offer the ideal combination of price and cover
- Delegated claims authority. This gives us more control over the claims process ensuring that we can deliver a prompt claims service to you and your client.

Contact

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Private Clients Wholesale

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Health and care

Howden can provide your professional health and social care clients with complete insurance solutions.

We have a dedicated team of specialists, who have decades of experience supporting the sector. From hospital chains and care home groups to individual doctors, therapists and carers, we can create tailored insurance solutions to suit your clients.

From an insurance perspective, this sector presents unique exposures and risks that are ever-evolving. It is more important than ever to work with a specialist insurance broker who knows and understands the market and the unique challenges that your clients face on a day-to-day basis.

We're the appointed broker and proud partner of the National Care Association (NCA), The Outstanding Society, Scottish Care, Registered Care Providers Association (RCPA) and ENT UK, as well as being the leading specialist broker for the UK private obstetrics sector.

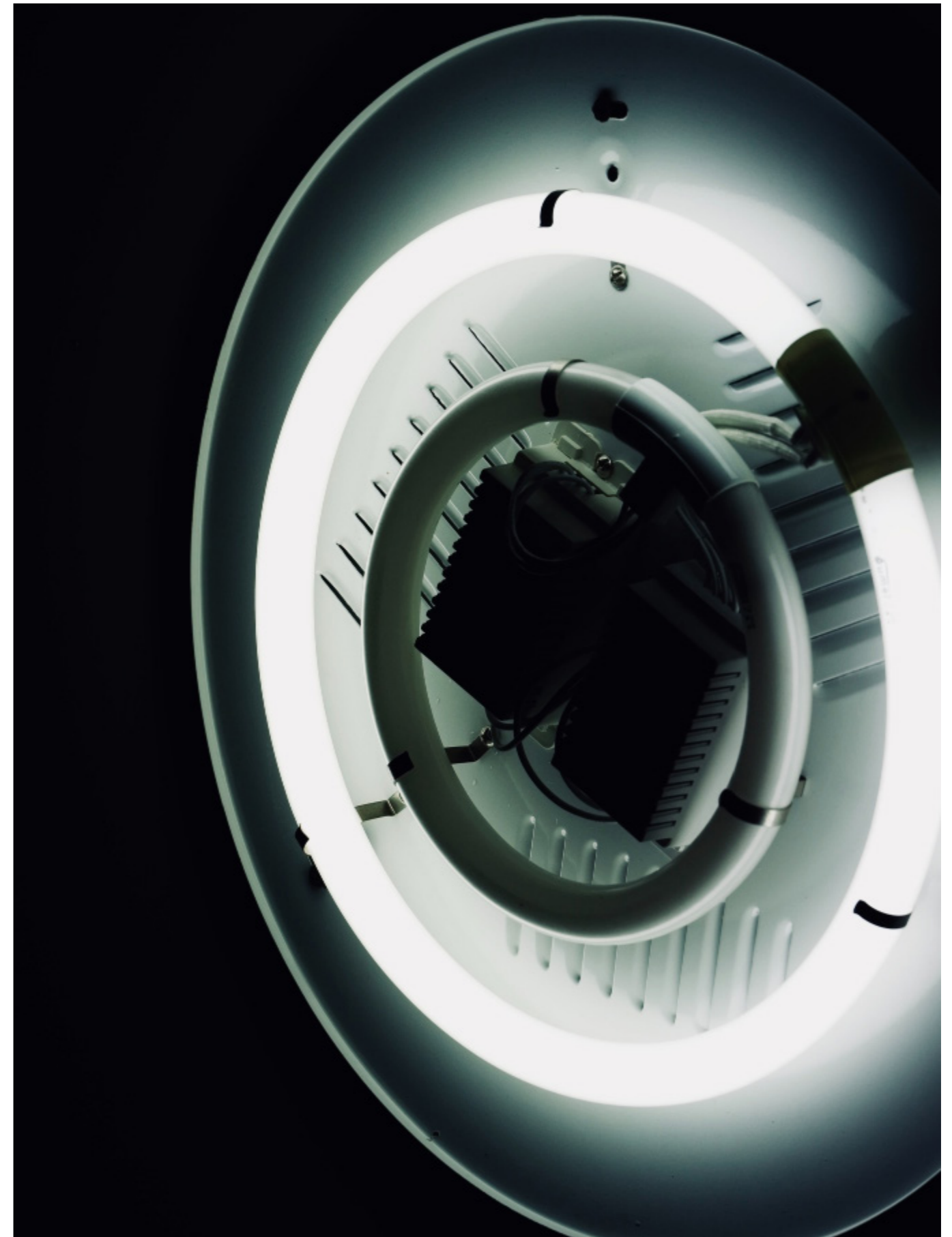
We're recommended by many professional associations including the **British Association of Counselling and Psychotherapy (BACP)** and **British Psychological Society (BPS)**.

Specialisms we cover:

- Social care
- General practice
- Pharmacy
- Psychological therapy
- Complementary and holistic therapy
- Specialist consultants
- Digital healthcare
- Dentists and dental practices
- Private clinics
- Hospitals
- Life sciences
- Healthcare charities
- Special schools

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CTIS – Howden life science and clinical trials

CTIS has over 30 years' experience arranging insurance for the pharmaceutical, chemical, medical devices and life science industries.

We have access to exclusive specialist insurance products and underwriters in the market. The underwriters we work with bring over 40 years of placement history, which is vital in the current marketplace where clients demand stability in underwriting appetite in the face of new capacity entering and exiting the marketplace.

Our expertise, in combination with the longstanding relationships with our underwriters, has put us in a unique position to be able to advise you on your clients' needs.

Clinical trials

- Ability to arrange cover in 170 territories, compliant with all local insurance and clinical trial regulations
- Authority to issue documentation in 95 territories with a 24-hour turnaround
- Unlimited aggregation capacity for each study protocol and drug compound
- Policy periods up to 10 years plus statutory extended reporting periods

Liabilities

- Covers offered: public and products liability, medical malpractice, errors and omissions, clinical trials and employers liability as well as extensions such as recall and advertising liability
- Wide appetite including medical, pharmaceutical, biotech and chemical companies and products for new and novel industries such as medical cannabis, vapes, psilocybin, nutraceuticals, research clinics
- Exclusive facilities with three Lloyd's syndicates
- Ability to implement integrated global programmes with the ability to place local policies in 170 countries



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Our schemes

Motor trade – Road Runner

Road Runner is proud to have a wholesale solution for brokers who are looking to place insurance for motor traders.

Road Runner for Brokers is dedicated to you, with a team on hand for support and an easy access portal.

Road Runner:

- Caters for independent motor traders working from home or a business premises
- Offers solutions for part and full-time traders
- Offers Road Risks, Liability and Premises cover
- Provides cover extensions including portable hand tool cover, accompanied demonstration use and vehicles in transit

Road Runner is a specialist motor trade scheme and we're focused on finding the right cover for your clients.

Our handy online platform provides a quick and simple solution to allow you access to vehicle management, online quote requests and the ability to bind quotes online.

Contacts

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Motor trade – Road Runner Plus

We have the solution for your SME motor trade clients looking for a combined policy.

Road Runner Plus provides a flexible, combined packaged insurance solution, ideal for motor trade clients with up to 10 employees working from a business premises.

Road Runner Plus:

- Caters for SME motor trade businesses
- £100k single vehicle limit
- Flexible cover based on the needs of the client
- Cover for 'Any driver for motor trade use' available
- Existing and new ventures considered
- Named drivers accepted for SDP cover

If your clients are engaged in mechanical service, repair, sales or other ancillary trades, and trade from a business premises, Road Runner Plus has a solution for them.

With the scheme underwritten by AXA (an A-rated insurer), and an award-winning Customer Service team on hand to assist, Road Runner Plus offers you competitive commission rates.

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Renovations, restorations and conversions – Renovation Plan

Renovation Plan offers specialist insurance for renovation, restoration, conversion, extension and new-build projects for both residential and commercial properties.



The Renovation Plan team works with brokers to support renovators across the UK, and our online broker portal allows you to provide a quote for your clients in a matter of minutes, choosing from three levels of cover – Standard, Premier and Premier Plus.

There is no minimum level of support, so once you have a TOBA in place, please send any enquires you may have to the Renovation Plan team, even if just a one-off. The team is proud of the relationships we've built with brokers and look forward to providing you and your clients with the ideal policy for renovation or conversion projects.

With three levels of cover catering for large and small projects, a range of optional extras available and a passionate team, we're confident we can provide cover for your clients' projects. Projects covered include renovations, extensions, conversions, new builds and more.

With over 15 years of experience as a renovation insurance provider, the team are well-placed to support your clients on their renovation insurance cover journey, and we put customer service at the forefront to ensure we're one of the best home renovation insurance providers on the market.

Contact

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Part of **HOWDEN**

Property and casualty, Lloyd's broker and underwriting agency – Incepta

Incepta, a Howden company and Lloyd's Broker, is based in the heart of London, on the doorstep of Lloyd's and numerous London Market insurers, with whom the team meets daily and negotiates terms for brokers and customers. Incepta has relationships and partnerships with insurers stretching back over many years and strongly believes in longevity and continuity.

- **Insurance for UK businesses:** Incepta specialises in the non-standard, more difficult areas of the UK economy. The experience and expertise of our team enables us to offer a broad range of products relevant to your clients' needs.
- **Underwriting and capacity:** Incepta underwrites on behalf of a number of insurers and Lloyd's syndicates, all of which are regulated by the Financial Conduct Authority and subscribe to the Financial Services Compensation Scheme.
- **Customer advice and guidance:** Incepta's clients are central to everything we do. Client focus means our ideas and initiatives are developed with the client in mind. Understanding your clients' needs and responding with clear, concise advice is a prerequisite to how Incepta operates.

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INCEPTA
INSURANCE AND RISK MANAGEMENT
Part of **HOWDEN**

Structural warranty and site insurance – Self-Build Zone

Self-Build Zone is a multi-award-winning self-build insurance provider with over 20 years' experience, helping thousands of self-builders protect their new builds, renovations, conversions and extensions with the correct self-build site insurance and structural warranties.

Self-building or creating a home, either from scratch or as a conversion or renovation project, can be one of the most rewarding challenges. The projects your clients embark on will invariably require a significant amount of investment - so ensuring they have the correct level of self-build insurance in place is essential.

Risk can exist in familiar issues like liability, theft, storm damage and fire, but also in unfamiliar issues like tradesmen not completing the works satisfactorily, the contractor using unsuitable materials to complete the project or the builder accidentally damaging the home.

Each member of the team is trained to help discuss the project and its specific self-build insurance needs, to make sure your client has the best possible protection.

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Latent defects and structural warranties – Build-Zone

Having been established as a 10/12-year structural warranty provider in 2003, the Build-Zone team has a wealth of experience in underwriting inherent defects insurance (IDI) and structural warranties for all types of developments, from a single new build home to large residential, mixed-use, build-to-rent and commercial projects. All capacity is provided by financially secure, A-rated and UK licenced insurers, with the benefit of FSCS protection.

With over 120 years of combined construction and real estate experience, Build-Zone understands the importance of providing the right level of support throughout the build process, and our knowledgeable team of Underwriters will assist with any queries from the time of your client's application, until completion of the project, to ensure everything runs as smoothly as possible.

Build-Zone Survey Services Ltd (BZSS), the in-house dedicated technical services resource company, arranges the Structural Warranty technical audits using their network of independent, qualified surveyors and Approved Inspectors. On certain projects, they can also facilitate Building Control via their Approved Inspector network, which could result in substantial savings for your clients.

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Boats, yachts and narrowboats – Haven Knox- Johnston



Haven Knox-Johnston specialises in the leisure marine segment and offers great products, award-winning customer service and competitive terms to help your clients set sail.

The experienced boat insurance crew has been building long-lasting broker relationships across the world since 1992.

Advantages of Haven Knox-Johnston include:

- Speedy decisions
- Broker online portal
- Customer service, underwriting and claims taken care of under one roof
- Competitive commission structures
- Access to the EEA market

Haven Knox-Johnston Commercial is focused on the marine trade, and can navigate the complexities of commercial insurance to guard against any future business risks.

Haven Knox-Johnston Specialist provides a tailored service to vessels that traditionally require a more specialist insurance policy and, with access to an unrivalled portfolio of products, they will be able to find your clients the right insurance and craft it to any specific needs.

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**Haven
Knox-
Johnston**

Merge with us

Could Howden Group be your 'forever home'?

There are plenty of broking houses on the lookout for companies to acquire. It's choosing the right one that's the issue. It's a big decision. You want to do right by your clients, your employees and of course, yourself.

With our People First culture, sustained growth and long-term financial backing, we believe Howden Group could be the 'forever home' you're seeking.

What are we looking for?

We are keen to acquire brokers, specialist MGAs and employee benefit practices. In terms of brokers, we have an equally strong interest across personal lines, private clients, commercial (SME and corporate) and brokers who have developed their own schemes – we love specialisms!

We only buy businesses with an obvious passion for client service, who value honesty, integrity and professionalism.

What we can offer you

Howden Group is the world's largest European-headquartered insurance intermediary. Founded in London in 1994, we are present in over 55 countries.

All partners and offices are encouraged to be proactive, independent, and entrepreneurial, whilst benefiting from the support of the Group and its central services. We are proudly employee-owned, with over 30% of employees owning a stake in the Group. We are also backed by long term, patient investment capital.

Many options for the future

Howden is a true meritocracy. When you join our firm, you'll interact and collaborate with other like-minded leaders. Merging with us allows your brokerage to grow and prosper through access to best practice, additional expertise and capabilities. We structure our acquisitions so that you benefit from the accelerated growth we deliver together.



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