

# TOWERGATE REFERRAL SERVICE

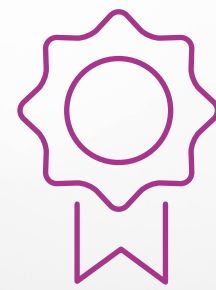
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# TOWERGATE REFERRAL SERVICE

WHO ARE WE AND WHERE DO WE FIT IN THE WORLD OF GI?

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**Towergate has been trading for over 25 years**, we have more than 2000 staff working in 50 locations. We are also part of a larger group – Ardonagh which is one of the worlds leading independent brokers.



Our referral team is based in Lewes on the sunny south coast, the team is run by Tabitha Cuddington and has both **Commercial** and **Property specialist brokers**.



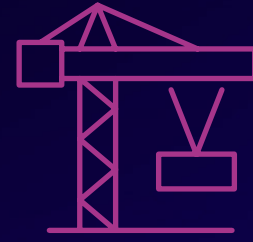
We are as the name suggests, referral only and **target policies that can't be done online** either because the client wants to speak to a real person, they want to get advice or the computer 'says no'.



Our focus is typically **property owners** and **commercial businesses**.

# TYPES OF RISKS YOU CAN REFER TO TOWERGATE

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## PROFESSIONAL TRADES

Tradesmen, contractors and construction

Public liability

Employer liability

Contractors all risks

Tools and plant (including hired in plant)

Efficacy cover

Self-build

Professional indemnity



## BUSINESS PACKAGES

Manufacturers

Wholesalers

Products liability

Shops

Restaurants

Hotels

Offices



## PROPERTY

Property portfolios

Properties in a Ltd name

Properties undergoing Renovation

High net worth household

Hotels, guesthouses and B&Bs

Shops

Offices

Restaurants

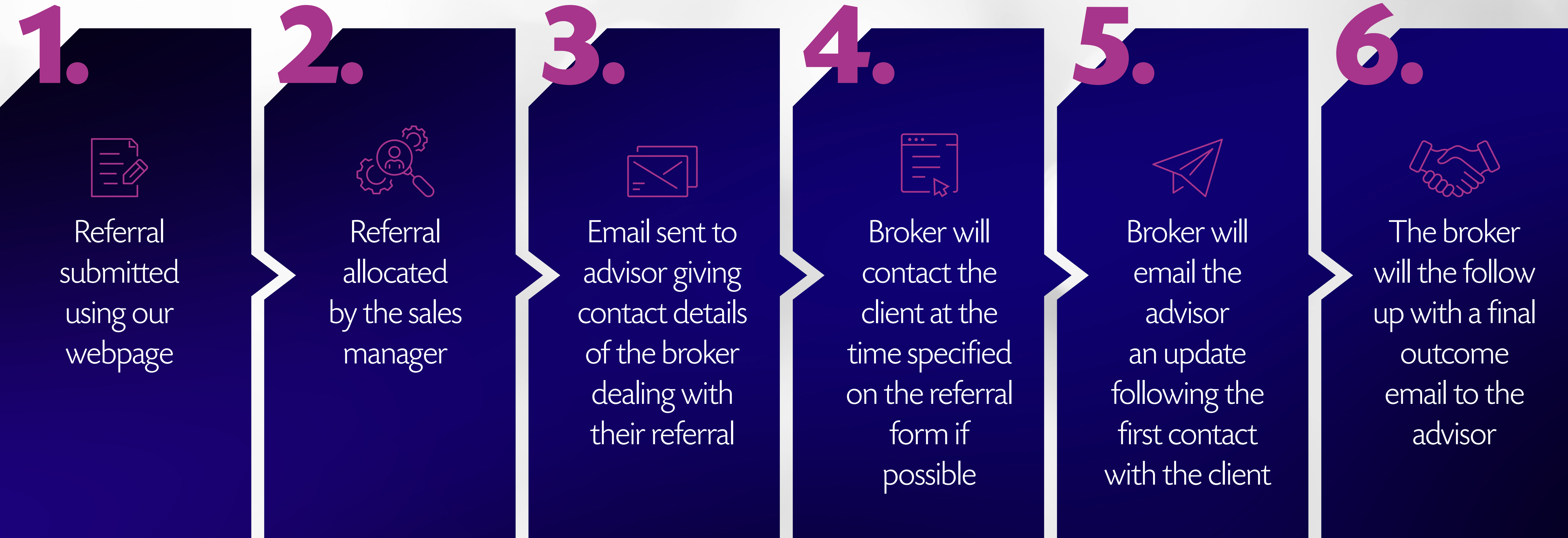
Pubs

Industrial units

Mixed commercial/residential

# HERE'S HOW IT WORKS

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# THE REFERRAL INFO WE NEED

The referral info we need is very little as you can see here. Simply go to [www.towergatereferrals.co.uk](http://www.towergatereferrals.co.uk) and submit the clients information and they do the rest! Or you can follow the link from Adviser Hub. And remember every self employed business owner will need this kind of cover, your local pub, local golf club, anyone who runs a business will need some form of these types of policies.

The image shows a laptop screen with a referral form. The form is divided into three columns: 'Your Details', 'Customer Cover Details', and 'Customer Contact Details'. Each column contains several input fields and a 'Submit' button at the bottom.

Your Details	Customer Cover Details	Customer Contact Details
Network * <input type="text"/>	Policy Due Date (dd/mm/yyyy) * <input type="text"/>	Customer Name * <input type="text"/>
Your Full Name * <input type="text"/>	Insurance required * <input type="text"/>	Main Contact Number * <input type="text"/>
Your Business Name * <input type="text"/>	Other Insurance - please specify <input type="text"/>	Email Address <input type="text"/>
Your Email Address * <input type="text"/>		Notes/ comments <input type="text"/>
Your Mobile Number * <input type="text"/>		Best time to contact <input type="text"/>
Please specify which adviser you would like to process the referral <input type="text"/>		
<input type="button" value="Submit"/>		

# PROPERTIES UNDERGOING RENOVATION

One of our most popular products now is our renovation product.

## Specialists in properties undergoing

- Renovation, Extensions, Major Alteration, New Builds

## How is this different to normal household or property insurance?

- Most home or property insurance policies do not provide full cover on the building whilst renovation or conversion works are ongoing.
- Many building policies have a 30-day unoccupancy clause. This could mean that they are in breach of this clause if the property remains unoccupied for the duration of works.
- Most household policies will not cover the ongoing works for damage or theft until they are completed.

## Key Benefits and Features

- Projects from £50k to £60m+
- JCT compliant – Cover can be in a joint name, with a non-vitiation clause.
- Your client may have a bridging loan with insurance requirements. As a policyholder they know cover complies with their mortgage/loan provisions
- Single insurance on both works and existing structure reduces any complexity.
- All Risks contract works
- All project liabilities
- Cover for works already underway (subject to underwriting)



# KEY BENEFITS OF OUR SERVICE

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No need for **advisors** to gather risk information



All Sales advised **by Towergate**



We have a **range of specialist products and policies** unique to our group



We find the right policy and **handle all the admin**



We do not offer any products **which compete with your offering**



Towergate proposition can **help ringfence customers**



Towergate is a **well recognised brand** within the commercial insurance space



It's easy and a passive **secondary income source**

# NEXT STEPS

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**CLICK HERE**

TO SUBMIT REFERRALS



**CLICK HERE**

TO REGISTER

If you would like a training session for your team or would like to arrange a meeting to go through our proposition in more detail, **please let us know.**



# CONTACT INFORMATION

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Website: [www.towergatereferrals.co.uk](http://www.towergatereferrals.co.uk)

General Office Contact details

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