

UP TO WORKING TOGETHER TO GROW YOUR COMMISSION

## A POWERFUL PARTNERSHIP







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#### WORKING TOGETHER TO GROW YOUR COMMISSION

Tap into this exciting partnership between Towergate Riskline and Paymentshield and you can enjoy enhanced opportunities to reach more customers with a wider range of insurance products. That translates into more commission with each referral, giving you the prospect of long-term, regular income. And it's easy. You make the referral. Towergate Riskline take care of the legwork.

#### Here's what we do

Towergate Riskline offer a wide range of commercial and non-standard insurance.

#### Covers include -

- Commercial landlords
- Unoccupied properties
- Public liability and employer's liability
- Commercial combined
- Shop

- Offices
- Professional indemnity
- Cyber liability
- Specialist household insurance
- Property portfolios of any size

#### Here's how it works...

#### Establish your clients' needs

Identify the areas where your clients need cover, or where they would benefit from an additional policy according to identified requirements.

#### You refer your clients to Towergate Riskline

Whatever your client's commercial or non-standard needs – whether straightforward or specialised – you can trust Towergate Riskline as a safe pair of hands. All you need is the clients' permission to pass on their details so we can start the conversation.

Visit our website www.towergatereferrals.co.uk and complete the brief submission form. There's no need to register – as long as the client has given their permission, we'll take it from there.

#### We find them the right policy

Bear in mind that we can access more than 200 insurance products, including the ones other brokers can't reach. You can rest assured that we'll recommend a policy that is suitable to meet your clients' needs.

#### We handle the admin

All you've had to do up to this point is make a simple referral. Congratulations, the hard work is over!

Once we've found the right policy, we'll provide the quote, complete the paperwork and collect the premium through BACS, card or Direct Debit.

The advice and compliance aspect of the process sits with us. We'll keep you updated when a policy goes on risk and when it is due for renewal. We will then deal directly with the client, handling all administration including Mid Term Adjustments (MTAs) and claims.

#### You start receiving commission

For every successful referral you make, you will receive commission for the lifetime of the policy.\* Commissions are generally paid in a lump sum, 60 days after inception.\*\* There is no limit to how much you can earn.

<sup>\*</sup>For as long as you are part of the introducing regulated firm or Network with a Valid Towergate Terms of Business Agreement.

<sup>\*\*</sup>Depends on payment method. BACs, card and cleared funds up to 60 days.

Direct debit can be up to 90 days depending on when the client confirms direct debit.



If you were to make 10 new referrals each month for a 3 year period (assuming 40% conversion and 83% retention rate) your income potential could be\*...

£531
per month
in year 1

£973
per month
in year 2

£1,340
per month
in year 3

# Still need convincing? Here's what other advisors are saying about Towergate Riskline referral opportunities...

The service levels are exceptional and mirror how we as a broker like to deal with our clients. Towergate Riskline consistently impresses with competitive rates and an outstanding knowledge of the commercial insurance market especially property owners.

(Joe de Vivo, General Insurance Manager, Oakhill IFS Ltd.) October 2019

I have worked closely with Towergate Riskline and their services has been outstanding, in terms of their attitude, professionalism and endeavour to help/assist all of my clients.

(Billel Zardoumi, Head of General Insurance at Capricorn Financial) November 2019

Many thanks for assisting getting the commercial buildings policy on risk, your response with terms was fantastic as you were able to provide terms on the same day. We were in discussions with other insurers and it took them over 3 days.

(Qadeer Ahmed, Consultant Alexander Buckingham Associates) December 2019

We have recently noticed a significant change, it seems to us that the new team at Towergate Riskline has been repositioned to match exactly what we want and need. It is really good for us to deal repeatedly with the team with whom we are rebuilding excellent relationships.

(Andy West Director GreenWest Commercial Ltd.)

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<sup>\*</sup>These earnings are based on an average annual net premium (exclusive of IPT) of £1,024.46



LIKE WHAT YOU SEE? HERE'S HOW TO GET IN TOUCH:

## To submit referrals go to: www.towergatereferrals.co.uk

#### To discuss new and existing referrals:

0344 892 6210

#### **Commission Queries:**

advisorcommissions@towergate.co.uk

#### **General Queries:**

advisorenquiries@towergate.co.uk

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Paymentshield Limited is authorised and regulated by the Financial Conduct Authority (FCA).





You make the referral, we'll do the rest.

www.towergatereferrals.co.uk