



**Higos**  
INSURANCE SERVICES LTD

**Agency**

**The Cover You Want • The Service You Expect  
The Advice You Need**

# Welcome to Higos

At Higos we have built our reputation by providing a winning combination of independent advice and customer service. In less than 20 years we have become one of the largest independent intermediaries in the U.K and are listed as a Top 50 UK Broker in Personal Insurance. Insurance Times awarded us the prestigious Independent Regional Broker of the Year 2008. We specialise in providing general insurance products covering a huge range of personal and commercial risks. Our philosophy is to find a product to meet the needs of our customers.

## **The Cover You Want...**

We understand 'one size does not fit all' and we make sure our customers have the cover which truly reflects their needs. This means we go the extra mile to understand the circumstances and insurance requirements. We search a wide range of insurance companies to find the best policy for your needs. Ensuring you have peace of mind, the correct cover is in place and all your insurance requirements are met under one roof.

## **The Service You Expect...**

Our independence enables us to access over 200 markets in the UK for the provision of general insurance. We are constantly working on your behalf to ensure product availability and provide the protection you need at competitive prices. We specialise in claims support on commercial insurance with the ability to settle Norwich Union household claims, up to £10,000. We are able to tailor our service to your needs, including offering a dedicated contact where appropriate and our branch network of High Street offices offers face to face consultation when required.

## **The Advice You Need...**

We pride ourselves on the quality of advice we offer. Our staff are trained to give professional advice across our comprehensive range of products. We have been recognised by the insurance industry for our Staff Training & Development Programmes and have one of the highest levels of qualified staff in the U.K.

# Higos Commercial

At Higos we are able to provide for your insurance needs whether you are a sole trader or a large stock market listed company with hundreds of employees. We have specialists in many fields who are able to advise on all aspects of business protection and risk management. We have a number of schemes covering Contractors Liability, Shops, Offices, Food Trade, Property Owners and Motor Trade to name but a few. These schemes enable us to issue your documents at point of sale. Higos makes arranging your business insurance easy, either over the telephone or we can meet you at your place of work, often with one policy to cover all your business requirements. We have a dedicated Commercial Claims team who deliver the same high level of service when you have a claim to make.

## Corporate Business Team

Our Corporate Business Team is highly experienced in commercial insurance and risk management for larger businesses. The team handle complex enquiries which fall outside the normal 'package' parameters, such as manufacturing, care homes, construction, and motor fleet risks, including commercial vehicles (over 3.5 ton). We have unrestricted access to the Lloyd's market as well as in-house underwriters who provide fast and efficient quotes.

We have a national team of field-based executives able to provide bespoke professional advice anywhere in the UK and an office-based support network.

## Professional Risks

The Professional Risks team provide a more bespoke referral point for products such as Professional Indemnity, Directors & Officers, Marine Cargo, Contingency, Bonds/Surety, Political Risks, Kidnap & Ransom and Credit Insurance. Depending on the risk, we can obtain terms within 48 hours.

## Business Enterprise

The Business Enterprise team is focused on providing cover for small and medium size enterprises (SMEs). They provide cover for sole traders, shops, offices, commercial properties, restaurants and takeaways, pubs, guest houses and small hotels. We have a highly skilled team who make a full assessment of the risk and ensure we find the best package to suit the needs of your business, at a competitive price.

## Fleet

The Fleet department handle private car, commercial vehicle, haulage and special type policies for 3 or more vehicles. With access to a large panel of quality insurers, a personal service (with a specialist account manager) and flexible payment terms, you will receive complete cover and an unparalleled level of service.

Typical benefits can include, 24 hour claims assistance, replacement vehicles following a non-fault accident, Hazardous Goods insurance and personal effects cover. We can also provide discounts for Restricted Driver policies, security discounts and No Claims discounts.



# Higos Personal

# How it Works

Higos offers the normal range of personal insurance products such as home and motor you would expect from an insurance broker – but we go much further. We have access to a huge range of products to help you. A more comprehensive list can be found in this brochure.

For example:

- in the motor arena we provide cover for classic cars, tractors, motorcycles, family fleet and we offer multi vehicle discounts and breakdown cover.
- in the property arena we provide cover for thatched properties, rented accommodation, holiday homes, contents in storage, unoccupied properties and non standard construction.
- a whole range of policies types which include wedding insurance, boats, model collectables, pet, accident & sickness cover, private medical and dental insurance.

## Platinum

The Platinum Team are trained to manage the needs of our more affluent clients with products including travel, medical, household, holiday home, prestige & performance vehicles, boat and equine. They are able to provide a wide range of exclusive services such as a dedicated personal service, individual claims handling, personal home visits, an out-of-hours service, security upgrades and both buildings and contents valuations.

## Specialist Property

Our Specialist Property team provides cover for all types of let properties including professional, student, unoccupied residential properties and holiday homes. We also cater for landlords who have numerous properties which can be placed under one policy with the facility to add and remove properties accordingly (this has a premium discount feature). Each case is looked at on an individual basis and underwritten in-house.

## Thatch

We have developed a specialist thatched property scheme. This exclusive scheme has been designed with additional risk management provisions and extra discount for safety factors. The Thatch team handle all enquiries, quotes, renewal and claims, so you receive the best advice and exceptional service, with the support of the Thatched Owners Group (TOG).

Higos has a dedicated Agency department to support our network of agents. Our Agency Development Officers represent specific areas across the country. They offer support and practical advice to agents. Working in conjunction with the ADOs is the in-house administration team. They handle all lead enquiries and offer technical support to our agents.

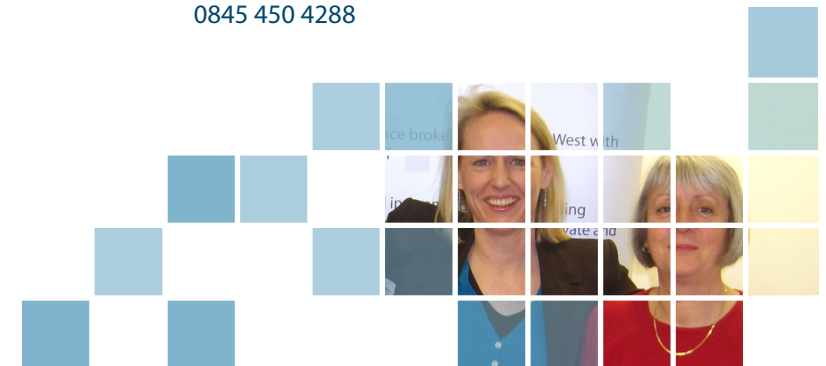


Higos have developed a unique lead submitting system. The On-Line Tracker allows you to submit your leads on line, any time of the day. The extra advantage is the ability to track the progress of each individual case whenever you need to. This is all accessed via the agency website, using your unique agency number and password.

Please visit our website for more information

[www.higos.co.uk/agency](http://www.higos.co.uk/agency)

0845 450 4288



# Agency Guidelines

This is a guideline reflecting FSA Regulations of what an Appointed Representative, an FSA directly regulated member and a member of an approved 'network' can do under their relationship with Higos.

## Introducer Appointed Representatives can:

- Introduce a customer
- Obtain details of a customer (e.g. name, address, contact details)
- Provide marketing literature
- Display leaflets
- Arrange an interview

### *But cannot*

- Explain a type of insurance cover
- Advise or sell
- Collect the premium
- Complete proposal forms or collect information (other than contact details)

## Appointed Representatives can:

- Act on our behalf, with regard to general insurance activities, on products where they are authorised. On products where they are not authorised they may only act as an introducer

### *But cannot*

- Use more than one provider for a product e.g. Motor insurance
- Collect the premium (bank monies on our behalf)

## FSA Directly Regulated Principals (with appropriate permissions) can:

- Choose to act on either an advising or introducing basis (where advising they are responsible to the FSA for the advice given)
- Use more than one provider
- Collect the premium (client trust account required)

## Approved Network Members can:

- Act as prescribed by their network for insurance mediation activities
- Receive commissions, both new and renewal, usually via their network

# Product Range

We offer a wide range of general insurance products and have access to leading insurers in the market place. We pride ourselves on being competitive whilst maintaining the highest quality customer service.

## Commercial Insurance

### Business

Public Liability • Employers Liability • Contractors All Risks • Manufacturing • Wholesale  
Leisure Property • Schools • Charities • Engineering • Goods-in-Transit

### Packages

Shops • Offices • Pubs • Clubs • Care Homes • Block of Flats • Property Owners  
Guest House • Hotels • Restaurants • Take-Aways • Surgeries

### Vehicles

Vans • Trucks • Minibuses & Coaches • Taxis • Fleet • Agricultural

### Other

Contingency • Credit Insurance • Performance Bonds • Group Personal Accident • Group Health Tax  
Investigation • Legal Expenses • Professional Indemnity • Directors & Officers Liability • Marine

## Personal Lines Insurance

### Household

Standard Buildings • Standard Contents • Thatched Properties • Rented Accommodation  
Holiday Home • High Value

### Travel

Annual Multi-Trip • Single Trip • Extended Stay • Medical Expenses Only

### Protection

Sickness & Accident • Mortgage Protection • Health & Dental Care

### Motor

Private Motor • Classic Car • Tractors • Multi-Vehicles Policies  
Motor Breakdown • Non-Standard • Motorcycle

### Other

Special Events • Pet Insurance • Armed Forces Kit • Roll-a-Dice • Wedding Insurance • Lottery Wins  
Twins Insurance • Hole-in-One • Small Craft & Boats • Caravan • Collectables • Home Breakdown

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