



For non
standard risks,
it has to be Higos



WE LOVE DIFFERENT

30 years of
supporting our
agents and
celebrating the
**individuality of
their clients**





Welcome to Higos

We've been successfully supporting our agents since 1990, enabling them to easily and confidently recommend us to clients with insurance risks that don't quite fit the norm, which means you can provide bespoke insurance solutions for your customers that will help build relationships and revenue.

We know your reputation is based on the quality and efficacy of your professional advice and you can trust us to not let you down. Whether it's non-standard cover for a home, holiday or business, we offer your clients bespoke insurance advice and market-leading prices. So they can be certain they're fully protected without paying for cover they don't need.

We look forward to working with you.

Matthew Hartigan
Managing Director, Higos Insurance Services





**Wouldn't life be dull
if all your clients
were the same?**

At Higos, we love different. It's what makes our insurance world go around.

So while other insurers may try to squeeze your clients into a one size fits all solution (or awkwardly for you, turn their business away) we take the time to understand their unique situation, offer independent advice and find cover that's 100% tailored to their needs.

Find out more about the dependable service we offer our agents, the value we add to your business and the bespoke personal and commercial insurance cover we provide for your clients.

OUR APPROACH

27 million adults, 6 million businesses. No two the same

Over the last three decades we've come to realise that everyone and every business is unique. So rather than try to compartmentalise your clients we invest our time in genuinely getting to know them and the risks they face. We then use our expertise and underwriting skills to find precisely the right policy or insurance programme for them.

We're a Top 40 UK broker and recognised by the insurance industry for the ongoing training and development we offer our team. Our experience, market knowledge and reputation allow us to access a broad range of products from a panel of over 200 leading and niche insurers from AXA to Zurich. We also have unrestricted access to the Lloyds markets and in-house underwriters who provide fast and efficient quotes.

Accidents happen and the unexpected occurs. So our personal claims team is here for your clients when they need to make a claim, providing all the reassurance and support they need, when they need it most.

For expert advice, award-winning underwriting and exceptional claims management all tailored to your clients, it has to be Higos.



Top 40 Broker



Bespoke cover



**Independent,
expert advice**



**Market-leading
prices**



**Personal claims
service**



**Award-winning
underwriters**



**Because different
is the new normal,
it has to be Higos**

No two people are the same. So it makes perfect sense that no two insurance policies should be. That's why we provide bespoke cover for your clients' homes, contents and travels, no matter how unusual, quirky or specialist their need might be. All backed by our exceptional claims service for when the unexpected happens.

Home insurance as individual as your clients

Unlike some insurers, who shy away from homes that don't fit the norm, we're ready to step in and help with hard to insure properties, like thatched properties, homes in flood risk areas or that have suffered subsidence.

Whether it's your client's main home or second home, our specialist team will get to know their exact situation before using their knowledge, experience and reputation to find excellent levels of tailored cover from our panel of over 280 insurers.

Our products include:

- Non-standard construction
- Period/listed property
- Thatch insurance
- Subsidence insurance
- Flood risk insurance
- High net worth and high value properties
- Holiday and second home
- Airbnb
- Unoccupied property
- Let property

Speciality cover, for whatever your clients' travel plans

In the UK we take over 72 million holidays overseas every year, not to mention all the breaks we enjoy here in the UK. And whether it's a Caribbean cruise or camping trip in the Lake District, every trip is unique.

That's why we provide travel insurance that's 100% tailored to your client's travel plans. And if they're going somewhere off the beaten track or indulging a passion for extreme sports, we can help there too. Even if your client is 85 years old or has an existing medical condition. With Higos, your clients always know they're properly protected and can enjoy their holiday with complete peace of mind.

Our products include:

- Individual trips
- Annual policies for multiple trips
- Long-stay and one-way trips too
- Cover for existing medical conditions



Because very little in business is standard

Whether your client is starting a new business, operating as a sole trader, running a successful small business or the CEO of a stock market listed company, we provide bespoke solutions to match their precise business insurance needs.

COMMERCIAL INSURANCE

Unique insurance solutions for unique businesses

We can provide a broad range of cover including Commercial Buildings insurance and Public Liability as well as for emerging cyber threats and specialist or complex risks.

As one of our Approved Agents, we offer your clients a completely bespoke service that begins with getting to know them and the nuances of their business. We then use our industry experience and expertise to assess your client's risks and mitigate them with a programme that's 100% tailored to their needs.

Our commercial lines include:

- SMEs
- Commercial liability
- Professional indemnity
- Cyber insurance
- Technology
- Farm
- Shops & Offices
- Tradesmen
- Commercial property
- Leisure & Hospitality
- Fleet



Free mid-term review

Even if your client's policy isn't due for renewal now, we'd be happy to offer them a free, no obligation assessment of their current levels of cover. Another useful service that can add value to your business.

Find out more at higos.co.uk/business





**Because bad
things can happen,
it has to be Higos**

Our claims team is always on your client's side

Like you, we know the value of a personal and attentive service. So while many brokers are reducing or removing their claims departments completely, we've built a friendly, expert in-house team to provide your clients with a prompt, personal service and complete peace of mind when they need it most.

To achieve this we demand the best service from our insurers on your clients behalf. Ensuring they respond rapidly, particularly when their response is time-critical (when they're on holiday for example). In fact, we've stopped using insurers, repairers and contractors whose service has been unacceptable to our customers.

So when your clients need to claim, you can be certain we're here to fight their corner during what can be a difficult and frustrating time.



**For dedicated
agent support,
it has to be Higos**

HOW IT WORKS

We act as an extension to your business

We don't just make it easy for your clients to find the cover they need. We also make it easy for you to get the support you require and to submit your leads.

Wherever you are in the UK, you'll have a dedicated member of our team to look after you and answer any questions you may have.

As one of our agents you'll be given a unique agency number and password and you can submit your leads online any time of the day. You can track the progress of each case via our website using a dedicated agency portal and we're here with technical support if you need it.





There are three easy ways to submit your leads to us:



Call us
01749 834 650



Email us
newleads@higos.co.uk



Use our online Tracker
<https://tracker.higos.com>



A few dos & don'ts

As one of our Agents you'll need to follow guidelines that reflect FCA Regulations. These govern how you must act under the terms of your relationship with us.

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)

FCA Directly Regulated Principals (with appropriate permissions) can:

- Choose to act on either an advising or introducing basis (where advising they are responsible to the FCA for the advice given)
- Use more than one provider

Approved Network Members can:

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



Because there's no such thing as normal, **it has to be Higos**

When we began working with agents like you in 1990, we quickly realised the world of insurance would be rather dull if everyone was the same. And today, with a team of over 200 people, branches across the south west and a global network of broking partners, we still rejoice in the quirks, challenges and idiosyncrasies of all your clients' unique or unusual insurance needs.



Call us
01749 834 650



Email us
newleads@higos.co.uk



Online Tracker
<https://tracker.higos.com>



www.higos.co.uk/agency

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