



Amicus

INSURANCE SOLUTIONS

Welcome

Amicus is a specialist Commercial Insurance Broker. We were set up to challenge the stereotypical commercial insurance broker, and we are proud to say we are succeeding by delivering what our clients want, when they want it and in relaxed but professional style. For Amicus, providing excellent service is fundamental to everything we do.

When you become an Amicus client you will be allocated a senior partner or director to deal with for all your requirements, they are supported by an experienced team of insurance professionals. Our entire team cares about the quality of service our clients receive, we employ people for that very characteristic.

The kind of people who choose to stay back a little bit longer to complete a task or meet a deadline, who follow up just to make sure everything is okay and who can put themselves in your shoes and think what would be most helpful to you. You will enjoy the peace of mind of knowing you are being looked after by someone who truly cares.



We specialise in:

- Construction Insurance - especially Scaffolders, Demolition Contractors, Concrete Suppliers, Civil Engineers and Groundworkers.
- Commercial insurance with a focus on the manufacturing and warehousing sectors
- Automobile, Aviation, Property and Liability covers to business and industry
- Haulage, Transport and Logistic Fleet Insurance

We promise you:

- Real people, who can listen, who understand your industry and can give you honest advice
- Specialist knowledge with an informal approach
- Quick answers, either yes or no
- Providing policies relevant to your business and within your budget
- In depth claim support that will fight your corner, whatever it takes
- No tick box approaches
- No call centres
- Not forgetting about you until renewal time



Business Insurance

Amicus offers a refreshingly different approach to the standard Insurance Broker methodology, we focus our energies on business insurance, typically for companies who trade in England and Wales with an annual turnover of between £1million and £100million.

Because of this we have developed an extensive network of underwriters who provide the specialist policies needed for the industry sectors that we work in. We know them very well, we know what they look for, we know the questions they will ask and we know their appetite for risk. It is these strong trading relationships, combined with our wealth of experience which enables us to source the best policies possible for your specific insurance needs.

Warehousing & Distribution

Warehousing and distribution plays a vital role in so many supply chains. It is a fast-paced and highly pressurised world, so when things go wrong you need an insurance broker who really understands your business and will act quickly to help you put things right.

At Amicus, our unique approach to business will make sure of both. We focus our energies on a key number of specialist commercial sectors and have gained an enormous wealth of knowledge and experience in these areas. To support us, we have built up an extensive network of specialist underwriters who are also experts in their field. We know these underwriters really well and understand their appetite for risk and their strengths in different areas.

We will only approach the best providers for your specific needs and come back to you quickly with a response. We can arrange cover on your own goods or those you are storing for others, at your warehouse and on their onward journey, we can also talk to you about more complex liability covers.

Speed of response is something that you will continue to enjoy throughout the lifetime of your policy. When you become an Amicus client we will get to know you and your business and look after your every requirement. We want you to consider us as part of your team.





Construction

AMICUS were formed as a specialist broker to the construction industry. It's what we are known for and what we do best.

Construction Insurance encompasses an enormous variety and complexity of risk areas which is why it is so important to work with a broker with real expertise in this field and who understands exactly what you do and what cover you need. This is most definitely not a one size fits all market, and so it is vital to ensure that your policy wording has been designed specifically for your business and that it can cover every job and project that you could become involved with.

With construction being at a higher risk than many other sectors, the choice of insurer is of more than usual importance. We have developed close relationships with several specialist underwriters who have designed bespoke policies for specific trades within the construction industry of which you can find out more on the following pages.

Should the worst happen and you need to make a claim, our experienced in-house claims team are here to look out for your interests, obtaining fair and prompt settlements as well as looking after any Third Party claims against you.

As part of our service, we also have partners who can assist in arranging credit for your plant and provide advice on health and safety and HR issues.

Construction Continued

High Risk Liability

Our London Market Liability division has a broad range of experience in the placement of high exposure casualty risks. The scope of relationships with both our existing panel of scheme underwriters and the wider London Market enables us to consistently produce the results that you and your client need.

Contract Works & Plant

Amicus has an extensive knowledge of the insurance requirements for construction risks. Wherever there is construction or civil works, there is always risk of loss or damage to equipment and to the structure itself. We can provide advice and arrange cover for the following:

- Contractors All Risks
- Own Plant
- Hired-in Plant (including continuing hire charges)
- Advance Loss of Profits and delay in commencement of works

Target Trades:

- Groundworks & Civil Engineering
- Rail Contractors
- Scaffolding Contractors
- Roofing Contractors
- Demolition Contractors
- Cladding Contractors
- Haulage Contractors
- Waste and Recycling
- Piling Contractors
- Concrete Pouring
- Bridge and Tunnelling Contractors
- Risks involving work at Height or Depth
- Risks working on or near water
- North American Exposures
- Asbestos Risks
- Environmental & pollution exposures
- Product Liability Exposures (USA/Automotive/Marine or Aviation)

Professional Indemnity

It has become increasingly common for principal contractors to insist that everyone has Professional Indemnity and the need for such cover has grown enormously in recent years. Anyone involved in Construction or in selection of materials will have some level of design and build liability even where there is no explicit design element to the job.

Claimant lawyers often like to use a scattergun approach in the event of a claim to include everyone on a project however distant they might appear from the claim. Defence costs can (and frequently do) run in to tens and hundreds of thousands of pounds even where successful in proving that you were not liable for the cause of the problem.

The PI policy picks up defence costs and this is one of the most important elements of cover as without it not every business would have the resources to defend themselves.

Amicus can advise you on the cover that you need, and we have access to the specialist markets in this complex area.



Concrete

The Insurance of Concrete Companies and of Concrete trucks has its own unique requirements.

At Amicus, we have specialised in the industry for several years and you may have seen or spoken to us at The UK Concrete Show and many of the other industry trade shows that we attend throughout the year.

Using our knowledge, and with input from industry experts, we have developed specialist wordings and policies for the concrete industry.

Our Motor Policy will cover Solidification of Load as well as other covers, unique to the industry that are often excluded by the standard motor market.

Waste

Amicus insure some of the largest Waste Hauliers and Waste Recycling companies in the South of England, including several household name companies. We have access to specialist Waste Insurance products underwritten by the leading insurers in the sector. Our expertise in this sector allows us to obtain cover for many of the unique insurance requirements of the waste and recycling industry who have long struggled to obtain insurance cover in the market at affordable rates.

Our approach to providing insurance solutions to businesses operating in the waste, recycling and reuse sector is tailored to each organisation, ensuring you have the cover you need. We listen to you and take time to understand your business, before giving our advice.

We specialise in the following areas:

- Waste Haulage
- Skip Hire
- Scrap Metal Recyclers
- Hazardous Waste
- Aggregate Recyclers
- Muck Away
- Trade Waste Collection
- WEEE Recyclers
- Tyre Recyclers
- Wood Recyclers
- Paper & Plastic Recyclers

We provide the following covers:

- Material Damage
- Business Interruption
- Employers Liability
- Public (Third Party) Liability
- Environmental Impairment and Pollution Liabilities
- Products Liability
- Professional Indemnity
- Cyber Liability
- Directors & Officers





Scaffolding

Amicus are one of the largest providers of insurance to Scaffolding Companies in the UK. We achieved this by being specialists in the sector and by getting to know the industry inside and out as well as understanding which insurers are right for our clients. We won't just sell you a policy, we will make sure that is right for you and that any policy terms and conditions are suitable for the work you do.

Since 2015, AMICUS have been working in partnership with The Scaffolding Association. The Scaffolding Association is a progressive Trade Association that is fast becoming the association of choice amongst UK scaffolding contractors and suppliers looking for industry help, technical guidance and who are interested in the progression of the industry at all levels.

We believe in improving standards throughout the sector and are working closely with the team at The Scaffolding Association to develop unique benefits, services and insurance products for members. We have negotiated preferential insurance rates for Scaffolding Association Members as well as NASC members. The types of trades, we look for in this sector include, but are not limited to:

- Public Liability
- Employers Liability
- Professional Indemnity (including Design and Construct liability for Scaffold design)
- Motor Fleet
- Plant and Equipment (cover in the yard and on site)
- Contract Works
- Cyber Threats and Crime
- Directors & Officers



Commercial Motor Fleet

Motor Fleet insurance can represent one of your largest business expenses. Finding an insurance broker with a real expertise in the fleet market can make an incredible difference in terms of your time and money. At Amicus, we only deal in areas where we have considerable experience and fleet insurance is no exception.

For us it is not about simply achieving a one- off premium saving. Our forensic approach to claims and to risk management will reduce your claims costs (both your own and third party), your administration costs and your vehicle down time leading to premium reductions that are sustainable over many years.

As an Amicus client you will always deal with a senior partner or director who will become an integral part of your organisation throughout the lifetime of our relationship, controlling your costs, keeping your fleet on the road and keeping your drivers safe.

We work with the UK's largest fleet insurers who understand our approach and who can provide us with premiums and terms that are rarely available in the wider market.

Whether you run a large HGV fleet or a small fleet of company cars or vans, you should talk to us.

- Heavy Goods Vehicles
- Skip Hire
- Grab & Tipper Hire
- Haulage Contractors
- Concrete Suppliers
- Light Goods Vehicles



Fleet Risk Management

We believe that by investing in a truly high end claims service which investigates every single aspect of the claim, and looks at every detail, every piece of CCTV or dash camera footage and every witness statement, that we can drastically improve on the performance of the insurer's own claims department.

Our Claims team take nothing at face value and will argue each point to ensure you get the correct outcome, not simply the most expedient one. This approach is expensive and time consuming but it will reduce your claims costs (both your own and third party), your administration costs and your vehicle down time.

It is not simply about reducing the impact of incidents after they happen. We will also work with you to address the underlying issues which create these claims.

Working with you to identify patterns of driver behaviour, dangerous routes and accident blackspots as well as investigating telematics, cameras and modifying driver attitudes we can dramatically change the claims experience of a fleet in a remarkably short time.

Working in-house and with some carefully selected partners we can design a program with you that will amply repay the initial investment and pay dividends for years to come.

The AMICUS difference:

- Fewer claims
- Less downtime
- Reduced third party costs
- Improved claims experience for you
- Lower cheaper premiums sustainably year on year

Distressed Fleets

Sometimes a fleet experience can deteriorate to a point where many insurers will simply not want to become involved. This can be the result of several factors, poor quality drivers, untrained drivers, disinterested management or poor performance of insurer and broker.

We think we can help with all three.



AMICUS have a proven track record of taking over poorly performing fleets and taking action to turn their fortunes around. Our forensic approach to claims and risk management has saved £ tens of Thousands of fleet renewals in as little as 12 months with clients going on to further savings year on year. We have seen lower management time lost on fleet management and claims issues and improved utilisation with much reduced down time.

Claims

The key area in which Amicus differentiates itself from other brokers in the marketplace is in the area of claims.

Lots of people talk about providing a great claims service, but to get it right takes time, effort and no small amount of investment. It doesn't happen by accident and nor does it come cheap. At Amicus, we are fortunate enough to employ some of the industry's most dedicated and passionate claims staff, led by our claims director Andy Morrison.

We believe that by investing in a truly high end claims service which investigates every single aspect of the claim, and looks at every detail, every piece of CCTV or dash cam footage and every witness statement, that we can drastically improve on the performance of the insurer's own claims department.

We have a forensic approach to claims and to claim management that takes nothing at face value and will argue each and every point to ensure our client gets the correct outcome, not simply the most expedient one.

This approach is expensive and time consuming but it will reduce your claims costs (both your own and third party), your administration costs and your vehicle down time which will in turn result in premium reductions that are sustainable over years, not just months. We believe our approach is well worth the extra effort and so do our clients.

The AMICUS difference:

- Taking time to listen to you and to fight your corner
- Quicker claims settlement
- Fairer claims settlement
- Fewer errors
- Common sense decision making
- Better communication
- Less downtime
- Reduced third party costs
- Improved claims experience for you
- Lower cheaper premiums sustainably year on year

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