



Fowler Penfold



Founded in 1993 by Ian Penfold with a team of four people, Fowler Penfold has evolved through a process of natural growth and three acquisitions into a modern insurance brokerage. With more than seventy dedicated staff, we provide independent broking services with market-leading professional and ethical standards.

Privately owned, which means we don't have to answer to aggressive shareholders or networks, in many ways we are able to practise insurance broking in its purest form – sourcing the best cover for our clients from the world's insurance markets.

Central to the way we do business is the belief that our customers come first. Our specialist divisions are run by experts whose hard work and attention to detail have won the reputation for meeting and exceeding a range of specialist needs for both personal and corporate clients.

Understanding what those requirements are is vital to us. Our policy is to work openly and honestly with clients and insurers alike, setting clear objectives so that we remain completely accountable. Our record of results and emphasis on direct contact has enabled us to sustain long-lasting relationships with clients, often as part of their professional advisory team.

Attracted by our flexible, more personal approach to business, many of our senior risk managers have come to Fowler Penfold from high-level corporate backgrounds and bring a vast reserve of experience and expertise to our in-house training programme.

In order to find the best products and services for our clients, we continue to invest heavily in cutting edge technology that gives us greater access to the premium insurance markets. This enables us to react to the latest opportunities by offering first class policies at short notice.

The demands of our client-base are constantly shifting, but we consistently demonstrate we are more than equal to the challenges. And an exceptional client-renewal rate means our industry partners also recognise the value of our independent status.

History & Philosophy

Claims

When something goes wrong our clients want to know their claim will be dealt with quickly, efficiently and in their best interests.

Our dedicated in-house claims department delivers first class service with great communication and a swift resolution. We provide timely and effective service should the need arise.

Fowler Penfold's expert claims handlers have a wealth of experience in a wide range of commercial and domestic sectors, including troubleshooting, liability assessment and settlement.

We can create policies that provide clients with the services of a personal loss adjustor if necessary.

Claims management and analysis is a vital part of our business and we constantly monitor industry developments to identify adverse trends as they develop, so we are better able to negotiate favourable deals for clients.



'My property had burned down the year before and I was at the end of my tether with my previous broker. I was about to settle for £80,000 but Fowler Penfold provided invaluable advice which enabled me to negotiate a settlement of £120,000.'



Fowler Penfold's specialist commercial division is dedicated to providing insurance portfolios and policies for businesses of all shapes and sizes, from start-ups to multi-national corporations. By a process of continuous review we ensure our clients are matched with the insurer that best suits them and strive to provide cost-effective solutions tailored to their specific needs.

With more than twenty people working in the commercial division, our team draws on a wide variety of experience in the field and a range of highly specialised skill sets. We know that no two businesses are the same, but our expert managers have a deserved reputation for delivering incisive quotations before creating cost effective, bespoke packages that comply with all the trade and industry regulations.

We also appreciate that unique policy wording is often required to meet specific requirements and we have the experience to negotiate its inclusion in precisely phrased policies. Our knowledge of our clients' business enables us to identify marketing opportunities and even act as an informal networking device for them.

Fowler Penfold taps into a broad agency base so we are able to place most risks and covers in-house for a comprehensive range of business entities, with quotes and policy documents delivered in hours not days.

All our clients benefit from the services of a dedicated risk manager with extensive technical knowledge of their specialist area and, if things go wrong, our in-house claims handlers deliver speedy resolutions in our clients' best interests.

We believe the insurance process should be as straightforward as possible, with cover available to provide a personal loss adjustor if necessary. Monthly payment facilities by direct debit are available on all policies; and our in-house claims handlers have payment authority to ensure claims are dealt with quickly.

We understand that by delivering efficient service at the time of loss or damage we are helping business to get back on its feet and begin trading again.

Our work with various trade associations and common-interest groups means we have been able to negotiate preferential rates with insurers to provide members with the best coverage and premiums.

Of course, the most important assets of any business are the people it employs and we have protection available for them, as well as policies to protect the personal assets of company directors. We can also arrange cover for business interruption and against the legal liabilities a company might incur.

'I have always struggled to find cover for my business because of the high risk nature of what we do. Fowler Penfold understood exactly what was required and delivered a perfectly tailored policy within a few hours.'

Commercial

Marine

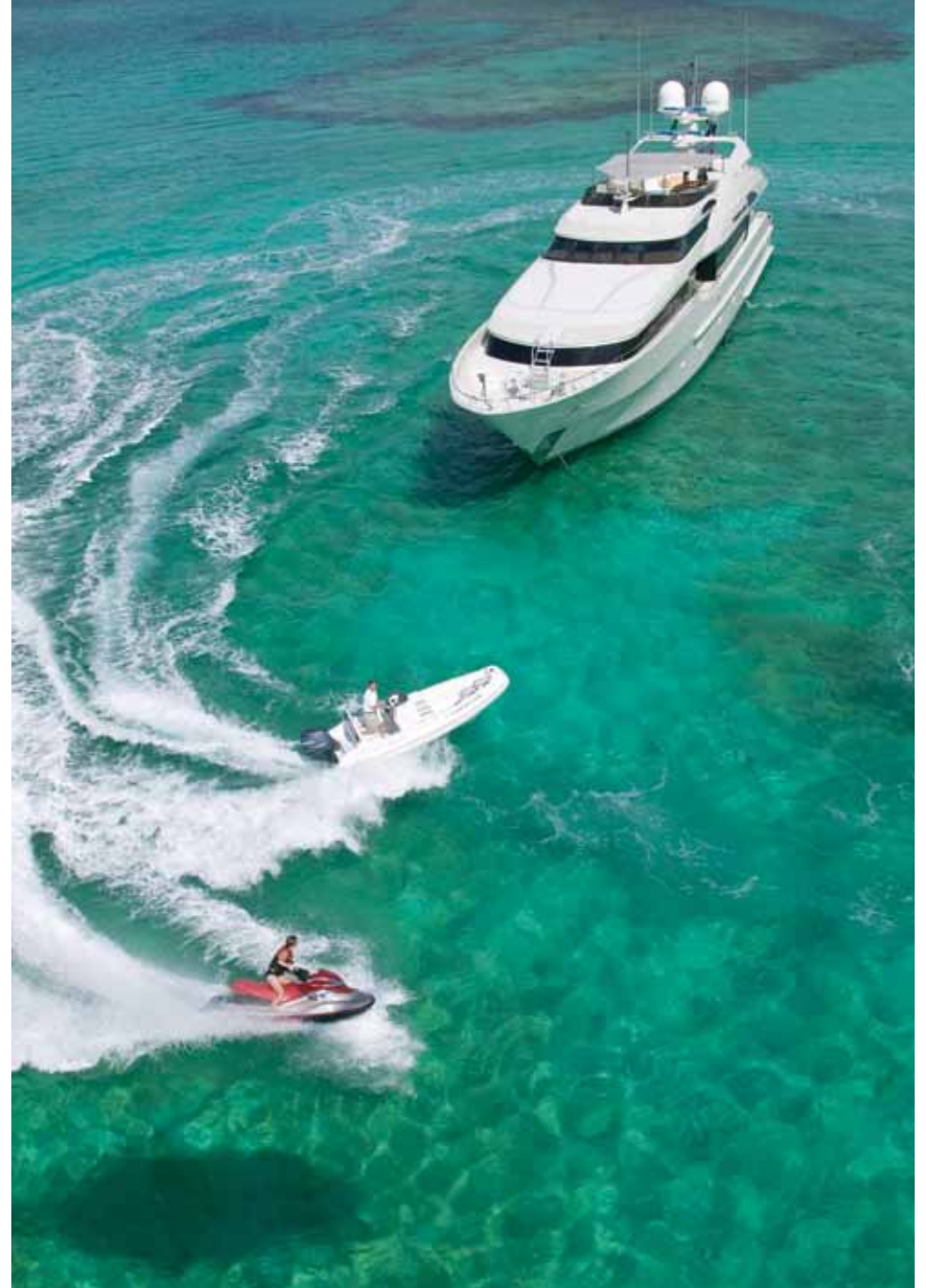
Specialist marine insurance requires very careful planning and a wealth of knowledge, which is why Fowler Penfold is the first many marine industry professionals turn to.

Our specialist division is headed by maritime enthusiasts who have years of experience in corporate and commercial insurance broking and underwriting. Working with them is a team of dedicated advisors who understand how important it is to make sure every client gets the best policy for their often complex individual needs. The marine industry has its own unique demands and we only deal with specialist insurers that are well established, financially secure and backed by proven policy wordings.

We also know out-of-hours contact is vital to our clients, which is why they can contact us at any time of the day or night with risk changes or new claims.

In response to the needs of our clients Fowler Penfold has created a number of innovative facilities including commercial hull and machinery insurance, crew liability and named perils policies as well as cover for international trading vessels, large commercial craft and small boats, including pleasure craft. We also cover risks associated with surf schools, boat and yacht clubs, boat yards, marinas, even protection against kidnap and ransom.

Should the unfortunate happen, our in-house claims team – backed by a personal loss adjustor if necessary – is on hand to resolve any claim efficiently and with the minimum of fuss.



'It is so refreshing to be able to deal with insurance executives who talk our language and really understand what it means to be afloat. We know we'll never be left high and dry with Fowler Penfold.'



Fowler Penfold Healthcare takes an active role in making sure clients are perfectly protected against all eventualities.

We believe in building lasting relationships with clients, beginning with a thorough health check of their insurance position, to reveal the full extent of the protection required. Having done so – and in full consultation with the client – we provide a complete insurance solution that offers great value for money.

The Healthcare division is staffed by experienced and highly trained advisors whose expertise is an invaluable asset to clients throughout the lifetime of the cover. Our annual review of clients' needs ensures their cover is kept up to date and takes account of changes to their circumstances.

FP Healthcare offers a comprehensive range of private medical insurance, life cover, dental plans, cash plans, income and business protection, redundancy cover and critical illness cover. We will also write policies in trust, at no cost, and make sure there are no Inheritance Tax implications on clients' estates.

Healthcare

'When my son was born I sat down with Fowler Penfold and completely overhauled my insurance portfolio. Now I enjoy complete peace of mind knowing that my family will be protected no matter what happens.'

Property

Fowler Penfold specialises in a range of products tailored for the individual needs of residential and commercial property owners and managing agents.

From blocks of flats to second homes and industrial units, our expert risk managers create policies to cover every requirement on a single risk or portfolio basis.

We recognise that every property presents a unique set of circumstances and our in-house underwriters and claims handlers assist our agents in taking an active, disciplined approach to risk management. With careful assessment and on-going client consultation we are able to reduce the risk of damage to assets and ensure extremely competitive premiums without compromising cover.



Our relationships with homeowners and landlords are built on a policy of on-going contact and personal accountability, with insurers instructed only in the best interests of clients. Fowler Penfold is proud of its independent status and prides itself on being able to access a broad panel of established insurers to secure the best possible protection for clients.

As well as buildings and contents insurance for property owners and managers, we are able to cover tenants' contents, directors' liability, professional indemnity and engineering risks as well as protecting against the effects of terrorism and offering a 24-hour home emergency service.

With a team of highly experienced property experts we are confident we can arrange, consolidate and improve any insurance position or portfolio.

'Fowler Penfold has been instrumental in establishing us as one of the most trusted and respected names in property management.'



Fowler Penfold is extremely proud to be one of the preferred brokers for the National Laundry Group, and are an approved specialist broker for the Textile Services Association – the official trade organisation for the laundry, dry cleaning and textile rental industry.

Our highly specialised service comes from a unique understanding of the specific risks associated with the laundry business. For

instance, we offer clearly defined explosion cover that not only includes material damage to machinery, but also the collateral damage it causes. Scientific advances in the cleaning industry require careful consideration by insurers and our on-going personal contact with clients means we are constantly reviewing risk issues; while the indemnity limits on our policies accurately reflect changing levels of

consequential risk from fire to chemical spillage.

As a measure of our pro-active approach, we have responded to client demands by making our expert risk managers available to them around the clock. This accessibility sets us apart from our competitors and because we take time to carry out an in-depth risk survey and full analysis of our clients' claims we are able to offer a uniquely personalised programme.

It means an underwriter has a complete picture of our clients' business and can apply the maximum discounts. We also offer extensions of cover to include denial of access and failure of public utility, both on- and off-premises.

Laundries

'Fowler Penfold's knowledge of this industry is second to none. Having carried out a full insurance review and risk assessment, we now operate our businesses safe in the knowledge we are fully covered against all eventualities.'



Professions

Fowler Penfold's professional indemnity insurance experts have developed industry-specific policies for many unique professions – and are working on more.

We believe it's our duty to understand the many different and complex risks associated with every business, regardless of its size, then tailor a policy to protect that business.

Professional firms from IT consultancies and solicitors to accountancy practices come to us for advice and guidance on a range of specialist insurance matters. Our experienced risk managers provide practical on-site training that clients regularly report has a positive impact on their business. By helping employees better understand their company's risk profile, and offering them useful ways of improving the way they work, Fowler Penfold has played a vital role in our clients' risk management operation.

We enjoy the bargaining clout of many corporate brokerages, but our independent status allows us to draw from a wide panel of insurers, to make sure we not only get the best policy but that it's reliably underwritten as well.

Cover is available for a broad range of risks including; medical malpractice, gap insurance for car owners, absentee landlord indemnity, breach of trust indemnity, rights of light insurance and office risks, such as electronic equipment cover when away from the workplace.

Meanwhile, every Fowler Penfold professional indemnity policy comes with an array of extras including free crisis containment cover.

We believe how a claim is handled is just as important as the policy we write and the premium we negotiate. If something goes wrong, our highly skilled in-house claims management team is there to make the process as smooth as possible. The emphasis is on excellent communication and, in consultation with the client, we help define the most effective strategy to achieve the best outcome.

A well-managed claim can make the difference between retaining a client and losing them – and our accessible and attentive approach to claims provision is a cornerstone of our business philosophy.

'Fowler Penfold's swift, accurate service is essential to our business which relies on a quick turnaround. Their claims notification and communication is first rate.'

Our highly experienced Schemes division provides custom insurance facilities to meet the specific needs of common interest groups, from car owners' clubs to trade associations.

Fowler Penfold has a history of being able to provide extensions to cover with much wider benefits than many new clients expect. Our expert risk managers research and develop unique white label policies. From the initial setting up of a scheme to its completion we work closely with our clients to make sure all risks are appropriately covered. Having established exactly what is required from a new scheme, cover can be extended to memberships along with any discounts or other benefits.

We source insurance cover for both commercial and retail, or personal insurance customers. Our schemes are carefully developed to provide the most comprehensive cover at the best possible price.

We provide advice and guidance on operational considerations. Whether for personal, corporate, trade or affinity groups, Fowler Penfold promises the first class products and flexible options that protect business and their members against the unexpected.

Our specialist team has full risk management and health and safety support. We have invested heavily in new technology to ensure clients can easily access our products and services, reacting rapidly to changes in the market.

We apply strict broker selection criteria when deciding which intermediaries to work with, carefully considering their record on quality of service, to be certain their commitment to fair dealing matches our own high standards.

Ranked among the top independent brokers in the country, Fowler Penfold has excellent facilities with the major Lloyd's insurers and can provide cover for all classes of liability and property. This includes high-risk categories that may require very specific cover against the threat of terrorism for instance, or the complex casualty risks associated with international exposure.

Our unique approach to underwriting enables our highly experienced and knowledgeable team to deliver first-class services by using capacity provided by Lloyd's. Ultimately, we want our wholesale partners to deliver products they are as proud of as we are.



Schemes

'It's not easy getting insured when you're a unusual business. Thanks to Fowler Penfold we can now enjoy peace of mind safe in the knowledge we are fully covered every time we go to work.'

Personal

You never know what life is going to throw at you, so it pays to put high-quality protection in place. Fowler Penfold Personal Insurance Services has a competitive range of products to cover all aspects of risk, including non-standard items.

By investing in the latest technology we are able to produce instant quotes and issue policies immediately and pride ourselves on being able to create policies specifically tailored to the needs of individual clients.

Motor – Motor insurance is traditionally one of the most fiercely competitive areas of the market and we offer market-leading products that cater for a discerning client-base.

Our expertise in the market means we can negotiate bespoke packages for risks that fall outside the confines of the computerised quotation system. We have a proven track record insuring prestige car owners and their vehicles.

We can also make insuring several vehicles at once more convenient by arranging cover for family fleets.

Home – Protecting your home is a fundamental instinct and our household department specialises in making sure you get the cover that best suits you.

Standard contracts feature computer-generated quotations and documents that can be issued at the point of sale.

Contracts based on a sum insured provide our clients with policies specifically tailored to include stipulated amounts of cover on certain items of risk. For instance, we are able to extend cover to include protection for articles that come as sets or pairs.

We specialise in designing personal insurance that suits the lifestyles of our clients. We have developed a number of products designed for customers that need minimum sums insured of £400,000 for buildings and £250,000 for contents with single article limits set according to their specific requirements.

Cover can be arranged for second homes, yachts and small craft.

We also provide specialist policies drawn from a panel of insurers to cover thatched and listed properties with a full insurer survey to confirm the appropriate level of cover required in the event of a claim.

Travel – For all our local expertise, we like to think our clients are never far away and have an extensive portfolio of travel insurance products.

In consultation, we will determine the level of cover that is most appropriate to any given travel commitment, from a weekend away to annual cover for clients working outside the UK.



Fowler Penfold Personal Insurance Services are not limited to these categories and welcome the opportunity to address any specific requirements.



FP Commercial
0845 456 6793



FP Laundries
0845 172 8082



FP Marine
0845 688 4347



FP Salisbury
0845 504 0578



FP Property
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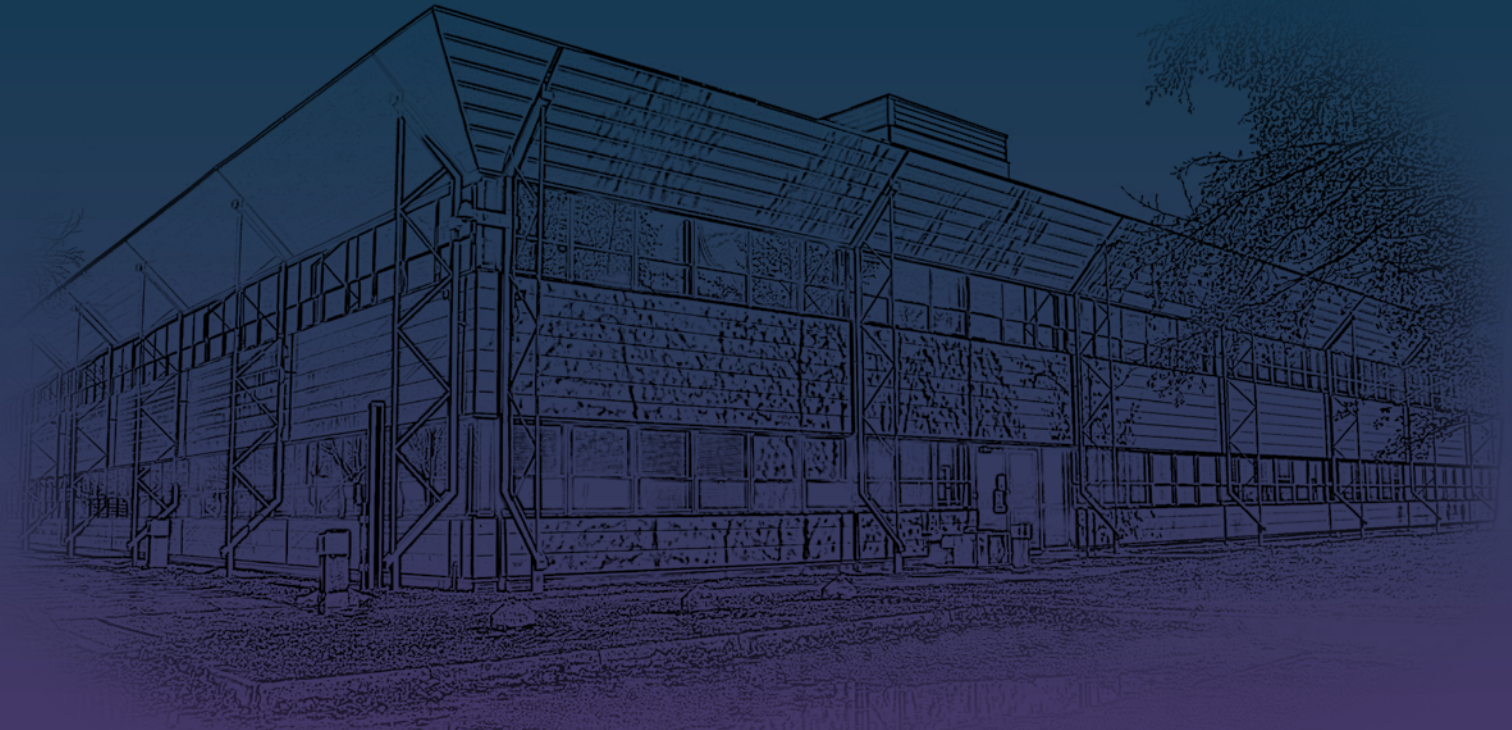
FP Healthcare
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