



liability  
& general  
insurance brokers

**CONFIDENCE - COMMUNITY - TRUST - RESPECT**

Liability and General Insurance Brokers Ltd are commercial and construction specialists focusing on what's important; the customer. Our branded products are unique and provide the 'peace of mind' that your insurance is handled by the very best the industry has to offer.





*I would just like to say how impressed we have been with the service, from the initial discussion about moving our company insurance portfolio away from the existing broker through to now where you broker all our Group insurances we have been very happy. We will be continuing to mention you to friends and clients of ours for all their insurance needs.*

*Thanks again*

**Barry, Group Manager**

## ONretail

ONretail caters for our range of products dedicated to local, national and international retailers and wholesalers. Key ingredients and enhancements in wording are important to ensure cashflow and assets are insured correctly and effectively. Our expertise in property and business insurance stretches to over 30 years which gives us the foresight and experience to manage your policy.

## ONtap

With so many issues facing the pubs, restaurants & breweries industry, its important that costs can be reduced and risks identified early. Partnering with several insurers who have long term experience in the licensed trades sector was important in creating this brand and product that has already improved covers and lowered insurance costs.

## ONsuffolk

Whilst Liability & General service and manage the insurance requirements of businesses both nationally and internationally; we pride ourselves on our heritage and locality. We feel local business and certainly relationships are being affected or ignored by call centres and larger multinational organisations. L&G will always promote and use, where possible local services and businesses. Our insurance offering to local services is paramount and important to the future of our community.

# ONsite - Construction

Our largest and most popular product, ONsite was developed by handpicked insurance professionals and centred on providing a wide range of covers, and remaining competitive in the marketplace

- ▼ Tailored for the Construction Industry
- ▼ Developed by professionals
- Administered by humans
- Bought by the wise



## Difference

With so many options available in the marketplace and so called 'schemes' being sold, why consider our ONsite product? Most importantly ONsite has been developed carefully over time to ensure its coverage and depth is actually required by the contractor.

## Same?

Principally, yes. Our policy is no different to the one you can buy from the shelf (theoretically speaking). Our clients can rest assured that moving their insurance to us in no way jeopardises cover, wording or conditions; However the major benefit is the extensions we add to this and the experience to identify and implement important areas of cover that may be lost or ignored by the untrained eye

## Transition

Moving your policy to ONsite couldn't be easier. Following our review and advices; should you decide your policy is best managed by our team of construction experts, you instruct us to act on your behalf and we do the rest. Within 24 hours you will have access to cover notes, team contacts and claims hotline number.



Significant risk & change is a permanent given in road transportation and haulage; reducing that risk and passing the responsibility to experts will greatly assist you in time and management costs ▲

Property Owners, Landlords Insurance and self build projects can be a minefield when approached by non specialist insurance brokers. We have in excess of 30 years working closely with housing associations, property owners and insurers to ensure your assets are adequately insured ►►

**It was that dreaded time of year - both fleet and liability insurances were due for renewal. Having received my renewal premium from my existing insurers I began the task of seeking alternative quotes. Adam from HS Direct suggested I try their recommended insurer - Dave from Liability and General. I called Dave who was helpful, knowledgeable and prompt at sending the quote. Not only was Dave the quickest at supplying my quote, his was also the cheapest, beating my existing insurers price almost £2k. Very happy - thank you**

**- Angela, Director**



# Warehouse and freight /



▲ One of the largest areas of risk to suppliers and wholesalers is Business Interruption: some of the largest claims are in relation to the effects of loss of profits and sales. Our property experts know the risk and are experienced to advise and implement key additions to your insurance policy.

Being a niche broker for Commercial Combined and stock throughput risks, L&G are well placed to ensure your business and your clients goods are covered and in good hands.

## All Embracing?

We have seen and experienced many businesses that are insured incorrectly. From underinsured buildings & stock to inadequate conditions and warranties that are 'industry standard' and not applicable to the trade or sector you work in

## Our Methodology

We take time to understand not only the business and its exposures, but to understand the ethos of the business. The owner is more often the driving force of the business and to build a clear understanding of the business we get to know you.

## Peace of Mind

At the end of the day, your peace of mind should be one of your brokers main goals. If you have true confidence your broker can react, advise, mediate and of course settle should the worse case occur, then you have found someone to build a relationship with. If any element of doubt over your incumbent brokers is there, please pressure test them



1

### **Do you trust your broker?**

We respect relationships and this is one of our core focuses when speaking to SME's and businesses. If it isn't broken, why fix it? however it is important to pressure test both relationship and policy on a regular basis to ensure changes have been identified and implemented.

2

### **Has your broker the right tools?**

With years of experience working for both local specialists and some of the worlds largest brokers, the directors have the tools to give the right advice and assistance where needed. The old adage of 'big enough to cope, small enough to care'

3

### **will you audit?**

One of the most important decisions to make in terms of future planning is to tender the insurance. We have previously identified flaws in insurance programmes and over inflated insurance premiums; the question shouldn't be will I audit; its when I audit - We're here to help.



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## About the Group

Liability and General is a leading UK specialist commercial insurance broker, partnering with James Hallam Ltd, a respected London Insurance Broker.

Our offices are situated in the heart of Suffolk to provide local presence and relationships within the communities and business sectors. Our London office serves as a gateway into the Lloyds & London marketplace bringing experience and knowledge in abundance.

Our mission is to not only provide the right policy at a competitive price, but to become part of your company and assist in the important decisions that affect your business & risk management

## Links & Social Media

Visit us at [www.liabilityandgeneral.co.uk](http://www.liabilityandgeneral.co.uk)  
Like us at [www.facebook.com/liabilityandgeneral](https://www.facebook.com/liabilityandgeneral)  
Follow us at @liabilityandgen

## Would you like to talk?

if you have any questions or would like to discuss your current arrangements further; we're here to help.

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