

# RAWLINS INSURANCE

## "COVER CHECK"

in association with

### NORTH STAFFORDSHIRE ENGINEERING GROUP TRAINING ASSOCIATION LTD

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## Introducing Rawlins Insurance

Eric Rawlins & Co which was founded in 1939 and has grown into the areas largest independent Insurance Broker.

We provide insurance and risk management services to companies based in North Staffordshire & South Cheshire.



Our success is based on three things:

- **Expert knowledge** – we understand how business operates and use our skill to arrange the appropriate cover
- **Competitive Premiums** – we have access to all major insurers and specialist schemes giving us the edge over our competitors
- **Continuity of Staff** – our experienced staff know what clients need - a responsive and friendly service.



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## The "Cover Check" service for NSEGTA members

Most company insurance portfolios are arranged within tight deadlines imposed by renewal dates and focus almost entirely on cost.

Our aim is to "**add value**" to the membership by offering a service which looks objectively at the insurance arrangements of a particular member, but without the distraction of obtaining quotations at the same time.

By undertaking our report between renewal dates rather than at renewal we focus entirely on the quality of the cover. By doing so the time deadline is eliminated.

This approach aims to provide the member with a confidential second opinion on their existing arrangements.

Subsequently at renewal date, based on our findings, we will provide competitive quotes.

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**Examples of shortfalls in cover we have found include:**

- Under insurance on Material Damage & Gross Profit sums insured leaving the policyholder financially vulnerable in the event of a loss
- Cover arranged on "old" policy wordings which don't take advantage of wide cover extensions e.g. Accidental Damage, "Umbrella" limits etc. at no extra cost.
- Clients unaware of terms, conditions & warranties embedded in their policies, all of which could impact on a claim being successful putting assets at risk or leaving liabilities unprotected.



**What Aspects does Cover Check look at?**

Our aim is to look at all aspects of your portfolio which could have a bearing on a claim.

We will also discuss risks which you are not currently insured for and may not have previously considered e.g. Product Guarantee/Recall, Pure Financial Loss, Environmental Liability, Entity Protection etc.

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**What do we need?**

To enable us to undertake our report we would need the following:

- Time with you to undertake a fact find enabling us to understand your business.
- Access to your current policy schedules and wordings. Please provide copies if possible.
- A brief survey of your premises.

**To Proceed**

Please contact Tim Green on 01782 753000 or email [timg@rawlinsinsurance.co.uk](mailto:timg@rawlinsinsurance.co.uk) and we will take it from there.



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