

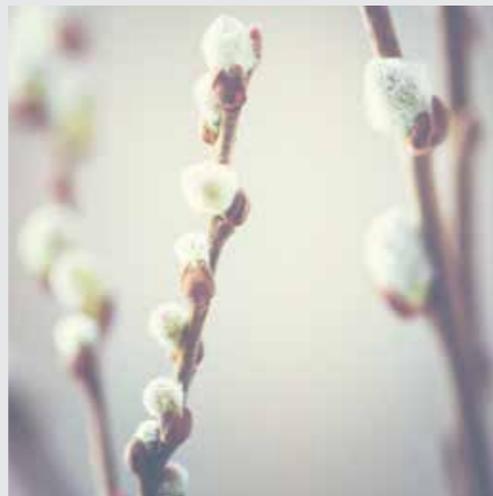
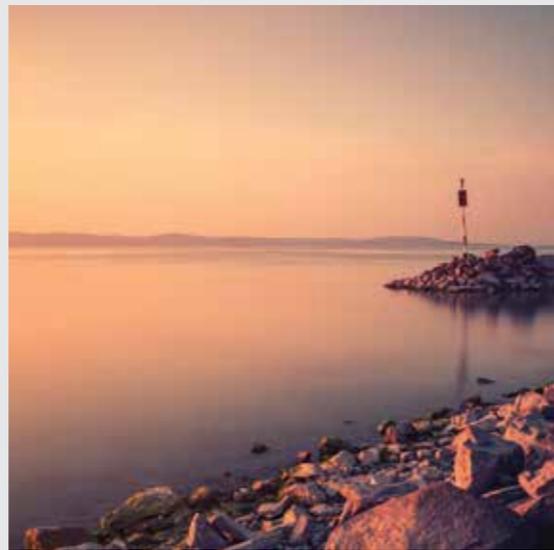


BROKER
NETWORK
UNDERWRITING

BNU help me **win** and **retain**
business on a regular basis.
Knowledgeable underwriters,
dedicated to the Network help
me compete in an ever widening
market place.

PREMIER MEMBER





OUR PROMISES TO YOU

We put you at the **heart** of our business

We give you **outstanding** customer service

We're always **open** and **honest**

We make it **personal**

We **deliver** on our promises

EXCLUSIVELY YOURS

WE KNOW IT'S BUSINESS BUT IT'S ALWAYS PERSONAL

As an integral part of the UK's largest network for independent brokers our commitment is to provide you with exclusive products and services which bring added value, differentiation and a competitive edge to your business.

At BNU our helpful, knowledgeable and experienced team of underwriters take the time to get to know you and the requirements of your end customer, ensuring we deliver exactly what you need to help your business grow.



WE ADD A COMPETITIVE EDGE TO **YOUR** BUSINESS

HOW WE STAND OUT FROM THE CROWD

WE MAKE IT AS EASY AS POSSIBLE TO DO BUSINESS WITH US

EXCLUSIVE PRODUCTS

Our core commercial offering is exclusive to Network members; the products are non-mandatable and non-transferable outside of the Network, giving you a competitive edge.

COMPETITIVE RATING

Here at BNU we have a proven track record of underwriting profitability, which allows us to be competitive with the pricing of our products. Your local knowledge as a regional broker coupled with our technical understanding of risk means that together we can provide the ideal solution for your clients.

DIFFERENTIATED PRODUCTS – BNU EXTRA

BNU Extra has been designed as a flagship package to help you win and retain business. In addition to our standard policy offering you can also benefit from a number of additional enhancements on a range of our products; including a free HR resource, guaranteed rating, low claims rebate and risk management funding.

DEDICATED AND KNOWLEDGEABLE UNDERWRITING TEAM

You can expect to speak with a team of highly qualified underwriters who are passionate and dedicated to delivering a great service. For us it's personal, which is why you can contact one of our underwriters directly whenever you have a query.

Treating Customers Fairly (TCF) is embedded in the heart of our business and underpins our culture, making sure your needs and expectations are met.

OUTSTANDING CUSTOMER SERVICE

We've made excellent service a key part of our proposition and at BNU we listen to what your business requirements are and put you at the heart of everything we do.

We continuously strive to make changes which influence our overall service delivery and enhance your experience. Including:

- Developing our staff to ensure we can support you when you need us
- Regularly auditing our service teams to ensure we maintain the highest standards
- Operating a fast track renewal process to provide renewal terms within specified timeframes

WE ARE THE NETWORK'S MGA, GIVING YOU ACCESS TO EXCLUSIVE PRODUCTS

TAKE A LOOK AT OUR SWEET SPOTS

Our core commercial product offering gives you the exclusive, non-mandatable products you want to give you a competitive edge. These products are backed by strongly rated insurers with excellent claims handling.

Our personal lines products give you access to markets which not all brokers have access to, via our team of highly experienced underwriters.

Financial lines products are supported by a variety of insurers which you have told us you like dealing with.

	COMMERCIAL COMBINED	FIRE & SECURITY COMBINED	CLEANING CONTRACTORS COMBINED	ELECTRICAL CONTRACTORS COMBINED	PROPERTY OWNERS	COMBINED LIABILITY	CONSTRUCTION LIABILITY AND CONTRACT WORKS	EXCESS OF LOSS	PERSONAL LINES	FINANCIAL LINES
Exclusive to Network Members	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
Cannot be mandated to insurers, or outside the Network	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
BNU Policy Wording	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
BNU Risk Appetite & Underwriting Footprint	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
Claims Service provided directly by the Insurer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
All capacity from S&P Rated Insurers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Empowered and Experienced Underwriters	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Website providing advice and e-learning training on: Human Resources Health & Safety Driving Risk Business Continuity Business Law	Free	Free	Free	Free	✗	✗	✗	✗	✗	✗
Legal & Tax Helplines	Free	Free	Free	Free	Optional	✗	✗	✗	✗	✗
Legal Expenses	Free	Free	Free	Free	Optional	✗	✗	✗	✓	✗

CORE COMMERCIAL PRODUCTS CREATED FOR YOU

OUR CORE COMMERCIAL PRODUCTS ARE ALL EXCLUSIVE TO BNU AND ONLY AVAILABLE TO NETWORK MEMBERS

COMMERCIAL COMBINED

Our flagship product which is at the heart of most customers' portfolio. Our underwriting appetite is extremely broad with industrial and commercial risks forming the majority of the account. We are extremely competitive in many areas, but in particular most forms of businesses involved with wood, metal or plastic products. **Policy enhancements include;** Computer Breakdown, Fidelity Guarantee, Personal Accident, Long Term Partnership Agreement.



FIRE & SECURITY COMBINED

When it is your client's job to provide protection and peace of mind to others, our policy can do the same for them. The product is specifically designed to cater for the needs of those involved with fire protection, detection, suppression and warning systems, and a wide variety of security companies involved with intruder alarms, CCTV, access control, physical and passive protection. **Policy enhancements include;** Efficacy, Financial Loss, D&O, Professional Indemnity.

CLEANING CONTRACTORS COMBINED

Our bespoke policy wording provides specific coverage for cleaning contractors, recognising that they have unique exposures which traditional liability policies cannot cover. We can cover those involved with schools, hospitals, commercial and residential premises. Our appetite also extends to hazardous activities such as the use of ropes, slings, cradles and even abseiling. **Policy enhancements include;** Treatment Risk, Damage to items being worked upon, Failure to secure customers' premises.



ELECTRICAL CONTRACTORS COMBINED

BNU recognise that there is a very wide variety of electrical contractors and our underwriting footprint is equally broad. **Policy enhancements include;** Efficacy, Defective workmanship, Damage to property being worked upon, Financial Loss. Plus many other valuable extensions, at very competitive premiums.

CORE COMMERCIAL PRODUCTS CREATED FOR YOU

OUR CORE COMMERCIAL PRODUCTS ARE ALL EXCLUSIVE TO BNU AND ONLY AVAILABLE TO NETWORK MEMBERS

PROPERTY OWNERS

With policies designed for Managing Agents, Commercial Landlords and Residential Landlords we have a wide appetite for business. We can underwrite individual risks, or on a portfolio basis for a client or a broker's whole account.



COMBINED LIABILITY

BNU's reputation is founded on its ability to provide cover for businesses that other mainstream insurers will not. Where the risk is outside of the appetite of a traditional commercial combined product, BNU's experienced underwriters can provide you with a solution for the "difficult to place" business. We consistently secure business across a very broad spectrum of occupations and trades including manufacturing, retail, leisure and service industries. We also have a strong appetite for risks involving North American exports. **Policy enhancements include;** Product Recall and Environmental Impairment Liability,

CONSTRUCTION LIABILITY AND CONTRACT WORKS

Construction risks of all sizes will form part of a Network member's client base. We are highly competitive for all types of construction business; from the traditional builders to the more hazardous occupations such as groundworkers, roofers, scaffolders and demolition contractors. Our focus is always on ensuring that the quality of the risk is acceptable, and we provide discounted premiums for those displaying high standards of risk management. **Policy enhancements include;** Product Recall and Environmental Impairment Liability.



EXCESS OF LOSS

As more and more clients demand higher limits of indemnity for Employers, Public, Products and Motor Liability, this policy can help them to protect their business. Our very competitive rating structure and quick response times can help you when you need it most. We can provide limits of indemnity up to £75m for the right risk.



ADDITIONAL PRODUCT LINES

FINANCIAL LINES

We offer a range of financial lines products including:

- Professional Indemnity
- Professional Indemnity Excess Layers
- Directors & Officers
- Directors & Officers Excess Layers

We will continue to provide great service via our knowledgeable underwriters but we plan to make this suite of products exclusively yours.

PERSONAL LINES

We offer you access to some great Personal Lines products; primarily through our strong relationship with Chubb in the 'High Net Worth' arena on both Motor and Home. We understand the value you place on the Chubb products and our highly experienced team of underwriters will work with you to build personal relationships.

The underwriters at BNU are knowledgeable and the **support** we receive on an ongoing basis is outstanding. We have trust in the key contacts to ensure they deliver what is required to convert business; from the initial conversation to presentation; they take control and ownership and provide a prompt service.

PREMIER MEMBER

HELP WHEN YOU NEED IT THE MOST

TALK TO THE TEAM

Fancy a chat? Why not talk to a member of the team today about how we can help. Call us on **0344 346 1336**

Alternatively email bnunew@brokernetwork.co.uk

Broker Network Underwriting
Grimbald Crag Close
Knaresborough
HG5 8PJ

T: 0344 346 1336
E: bnunew@brokernetwork.co.uk
W: www.brokernetwork.co.uk

Broker Network Underwriting and BNU are trading names of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority, number 313250. Towergate Underwriting Group Limited is registered in England and Wales under registered number 04043759, registered office Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN