



## Small Business (SME) Insurance

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At Severn Bay we understand that running your own company, whether you're a retailer, hairdresser, restaurant owner, work from an office or provide a trade your business comes with many different aspects to consider as far as insurance is concerned. Working with the public, treatment or cooking risks, the use of heat or the need to work at height all complicate the situation and mean that an off-the-shelf package won't necessarily offer you the cover you require and the peace of mind you deserve.

We are experienced in covering these types of risk, with clients varying from sweet shops to ground workers. Our specialist team of advisers will come and visit you and get to really know you and your business, ensuring that you get the correct technical solution at the lowest price in the market.

We don't take commission from insurers, so we only work for you! We charge professional fees for the placing and management of your business, which we declare up front and in full. ... So if you've ever wondered how much your broker is earning from you – wonder no more! Also there is no Insurance Premium Tax on professional fees – currently saving you 12% on this part or your premiums alone.

### Typical Covers for Small Businesses include:

- Buildings – whether that's for the rebuild cover for the structure or just your improvements to the building as a tenant
- Contents – including office equipment and computers, plant and machinery and of course Stock in Trade including specialist stock and the need for seasonal fluctuations
- Business Interruption – cover to get you back to the trading position you were at should the worst happen and you have a significant material damage claim
- Money and Personal Assault
- Goods in transit – for goods you carry in your own vehicles, or that you send via third parties
- And of course... Employers', Public and Products Liability cover

Call or email to arrange a visit from one of our experienced team





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Optional extras might include:

- Legal Expenses cover
- Loss Recovery Insurance
- Management Liability cover
- Fleet cover – if you have a fleet of delivery vehicles

So whatever your requirements – with Severn Bay you will get

- Dedicated Adviser – who will deal with all aspects of your cover
- Free review of your current insurance arrangements
- Full Risk Management service available
- Bespoke Covers – catering for your needs
- Many optional covers available
- Policies underwritten by UK leading Insurers
- Experienced claims advisers who will deal with claims on your behalf
- Selection of payment options including monthly instalment facility available on request

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