

# **BUSINESS INSURANCE REVIEW**

*Helping your business to reduce costs  
and making sure your cover is  
suitable for your activities*

## **Business Insurance**

Whether you are a self-employed Tradesman, a shop or a large organisation, the continuing success of your business after serious property damage, injury to employees or the public, will depend upon the adequacy of your commercial insurances.

It is not our aim to just look at one element but to understand your complete business needs and, working with you, put together an insurance solution that provides complete protection for your business in a cost-effective way.

We regularly encounter serious gaps in new clients' previous cover, so let us carefully assess the exposures facing your business and offer solutions accordingly.

With our experience across a wide range of industries and with businesses of all sizes, you'll benefit from Risk Management guidance, sound and impartial insurance advice and, if it comes to it, full Claims Assistance.

We have negotiated special rates with a number of the UK's leading insurers for standard cover. However, we treat each case individually, so we do provide completely bespoke products where appropriate too.

Let us do all the work, meaning you don't have the hassle of searching around at renewal or just accepting your renewal because that's easier.

## **Full and Free Review**

You may already have some form of cover, but many so-called specialists treat all businesses exactly the same, just providing off-the-shelf office-based packages without even considering or taking the time to understand the activities you undertake and the potential risks involved in those areas.

Chris Knott Insurance gives you access to people who will really get under the skin of your organisation and extract from you the information required to make sure you are not left exposed. We believe in truly bespoke insurance solutions, rather than packages that contain elements as standard which you will never need.

Chris Knott Insurance provides a full, FREE Insurance Review at your request. You will receive a comprehensive report detailing the current risks you face, the available solutions and a no-obligation quotation.

Where you go from there is up to you. However, you would be wise to instruct Chris Knott Insurance as your broker as we will have proved that your current adviser is maybe not your best option. We will already have a full grasp of your organisation and your needs. And we will be able to offer you ongoing support and advice as you develop.

## Guiding you through

Chris Knott Insurance is here to help you find a suitable insurance solution to meet your needs. But we won't provide you with that initial policy and then leave you to fend for yourself. We want you to see us as the insurance department of your organisation – turning to us for trusted advice and to make changes to your cover as your business needs expand. We want you to draw on us as a resource at the appropriate time.

We act on your behalf to protect your interests, not those of the insurance companies and we aim to make financial savings wherever possible to your company by taking advantage of any available premium discounts.

Our service starts with provision of the most basic cover levels for smaller businesses and offers a whole spectrum of tailored solutions for the more complex risks of the larger ones. The level of cover will always be proportionate to your activities and the exposures protected.

*“Getting a quote for our Minibus Hire Company was easy as Chris Knotts did all the work. They helped get the necessary information together quickly and the whole process was slick. We could hardly believe it when they saved us over £6,000. And they'll keep on top of the MID reporting for us too - we'd recommend Chris Knott Insurance for fleet cover any time.”*

**Jenny Baxter**  
Valley Travel, Hawkhurst

## About Us

Founded in 1983, Chris Knott Insurance Consultants Limited now has 32 staff operating from its offices in Hastings, East Sussex.

The emphasis has always been on providing tailored insurance solutions to targeted affinity groups and the business has grown significantly, though still there is a major focus on supporting local businesses.

By focusing on niche markets, Chris Knott Insurance has built some very worthwhile schemes, backed by some of the UK's leading Insurers and Lloyds Syndicates.

With a focus on individual service, treating customers fairly and sound, independent advice it is no wonder that Chris Knott Insurance is the 'Broker of Choice' for so many.

Whatever you insure, insure it through Chris Knott Insurance – the right choice for local businesses.

Chris Knott Insurance is an Independent Intermediary who is authorised and regulated by the Financial Services Authority. Registration Number 304452.

## Contact Sheet

For a full review of your current insurance provision and sound, independent advice, please contact

**Commercial Team**

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