

Services for businesses

Protecting your business, supporting its success



LUCAS FETTES
& PARTNERS



Insurance | Risk management | Employee benefits | Financial planning



One trusted adviser to help protect your business and support its success

Our clients benefit from the breadth of our expertise and the services we are able to offer, valuing our consultative approach to helping them address a variety of challenges.

As a national, independently owned insurance and financial services group, we believe we're unique in the current market. Businesses trust us to work as an extension of their internal teams and play an integral role in supporting their sustainability and improving their performance.

We can help you with:

- insurance;
- risk management;
- employee benefits; and
- financial planning.

As trusted advisers we often identify issues that require additional specialist help. We have a network of professional partners, so even if we can't provide a service ourselves, we can give you access to a trusted partner who can.

Traditional services and values

In a sector where consolidation of smaller businesses and the growth of online services are prevalent, we retain our independent status and the increasingly old fashioned belief that people trade with people and good service and advice does not have to be sacrificed in the pursuit of profit. We have knowledgeable and loyal staff, many of whom have been with us for a number of years and are shareholders in the business.

The right solutions to meet *your* business needs

Your business is unique and so are the risks and challenges you face. The advice, solutions and services you use need to reflect your individual needs, without compromise.

Our aim is to enable you to concentrate on running your business while we provide the objective consultation and support required to help protect you and support your success.

We know the questions to ask, and will take the time to ask them, to ensure that we understand your business – both now and in the future – and can identify where you may be exposed to risk and where there may be opportunities for improvement.

We can then put together a programme that will give you the right support and peace of mind within your budget.

Our differences

Independence – our solutions are dictated entirely by your needs, not those of an external investor or those providing us with the most commission.

Support with a variety of business challenges – we can take an integrated approach to addressing your challenges and objectives through risk management, insurance placement, employee benefits and financial planning.

Trusted consultants – our advice is objective and our approach holistic.

Network of offices across the UK – you benefit from a relationship with a dedicated account manager or adviser, in an office local to you.

Lloyd's accredited insurance brokers – you can trust in our financial stability, standing within the insurance market and insurance placement capabilities.

Strategic partner of Forum of Private Business.

For more information call us on **0161 972 2480** or email us at **commercial@lucasfettes.co.uk**



A comprehensive range of services

We can take an integrated approach to addressing your challenges and objectives through risk management, insurance placement, employee benefits and financial planning.

Insurance placement

We are one of the UK's leading independent Lloyd's accredited brokers and have agencies with over 500 insurers. We place business with insurers who offer appropriate cover and are financially secure; the insurance programmes we arrange are based on the long-term needs of our clients.

We can arrange insurance to cover all key risks, for example:

- professional indemnity;
- public liability and employers' liability;
- fidelity guarantee and legal expenses;
- specialist management liability;
- buildings, contents and property damage;
- business interruption and loss of revenue ;
- computer all risks and equipment breakdown;
- cyber liability ;
- claims assistance;
- goods in transit;
- personal accident and travel; and
- medical malpractice.

We can place more unusual risks such as multiple properties, unusual construction or location, and high value items that more often than not are not covered within standard policies. We have specialist knowledge in a number of sectors, and we will take on risks that are often difficult to place – we do so frequently for other brokers who are not able to offer the facilities we can.

Claims management

Using a broker with an in-house claims service can make the world of difference when it comes to maintaining control of the claims process and ensuring settlements are agreed as quickly as possible. For large property damage losses we provide a claims support service that goes beyond the usual post box service provided by most brokers.

“We will take on risks that are often difficult to place – we do so frequently for other brokers who are not able to offer the facilities we can.”

Risk management

Insurance is just a part of the risk management equation. It provides financial recompense following a loss but it won't always help in the event of a liability that causes damage to your reputation. In these cases, prevention is always better than cure.

Our philosophy is to provide guidance on a range of risk mitigation techniques and risk management services beyond the straightforward placement of insurance. We can help you understand where you might be exposed and develop a risk management programme designed to help you manage those risks as well and as cost effectively as possible.

Risk management solutions we can provide include:

- security reviews;
- health and safety and employment law risk management solutions;
- business continuity planning;
- claims management;
- disaster recovery; and
- valuations and asset tracking.

Risk management is an ongoing process, so we'll help you to continuously review your risks and ensure your risk management programme reflects your changing needs.

Employee benefits

The success of any business is in no small part down to its people. How do you ensure you're able to attract, protect, retain and get the best out of the right people? Are you meeting your duties as an employer? Do you have the right organisational culture and the right people to help you succeed? Do they feel protected from risk, valued and rewarded, empowered and motivated?

We can help you ensure that your employee benefits provision delivers value, encourages staff retention and helps attract talented people.

Employee benefits we can arrange include:

- workplace pensions;
- income protection;
- critical illness;
- death in service; and
- employee health and wellbeing including UK and international private medical insurance, cash plans, dental plans and health trusts.

“We know the questions to ask, and will take the time to ask them, to ensure that we understand your business now and in the future.”

Automatic enrolment

Under legislation, every employer, regardless of size, is required to automatically enrol eligible workers into a qualifying pension scheme by February 2018 – and make contributions towards it. Even if you already operate a pension scheme you will still need to undertake some planning to prepare for your duties. There are a number of things you need to consider and decisions you need to make.

Our automatic enrolment services include:

- helping you understand your duties;
- assessing your workforce;
- reviewing and selecting pension suppliers;
- setting up your pension scheme;
- communicating with your employees; and
- ongoing services such as existing scheme reviews, project management and one-to-one employee surgeries.

If you've already started automatic enrolment we offer a review service and may well be able to help you improve the efficiency of your processes and the terms you have from your pension supplier. In addition we can offer staff education and financial planning services.

Financial planning

We can design and implement solutions that meet the specific requirements of your business. We provide tailored financial planning services including:

- business succession;
- key person, shareholder and partnership protection; and
- director and partner remuneration strategies.

We can advise you on investment decisions, designing goal-based investment strategies for the ongoing management of available funds.

Financial planning and insurance for individuals

Many of our commercial clients also entrust their personal financial matters to us. For many business owners, directors and managers we provide tax efficient financial planning and investment management services to help build, protect and preserve wealth, giving financial security and peace of mind. We also provide personal insurance services including household, motor and travel.

For more information please visit www.lucasfettes.co.uk.

Could you benefit from our support?

Sometimes it's good to take a step back and consider whether there is room for improvement. Key questions to ask yourself might include:

How will we improve performance and enable innovation? What are the strategic opportunities?

In the event of a disaster such as a fire or flood, how confident are we that we would recover? Could we still trade? How long could we survive if not?

When it comes to making a claim on our insurance, and appointing contractors in respect of repairs, do we have the expertise in-house to cope? Would we be able to calculate the full value of the loss?

Are we effectively managing health and safety and employment law risks?

Are we meeting, or are we ready to meet our automatic enrolment duties? Could our processes be more efficient? Could we provide better support for our employees?

Is our business continuity plan robust enough to respond to a wide range of exposures?

New technologies bring new risks. How will we manage the risks posed by the Cloud and of staff using personal devices at work?

Do we have the right organisational culture and the right people on board to help us succeed? If not, how do we change that?

Do our supplier partners understand our objectives and know how to help us achieve them? Are we getting value for money from the relationships?

When did we last review our insurance and risk management programme? Are we confident that we are receiving the best advice and achieving best value? Could we benefit from a no obligation benchmarking review?

Are we neglecting our own personal financial planning needs and those of our employees?

We can help with all of these challenges.

Find out more

For more information about our services, please get in touch. We would welcome the opportunity to offer you our expert advice with a **free, no obligation consultation**. Call us on **0161 972 2480** or email us at commercial@lucasfettes.co.uk.

www.lucasfettes.co.uk

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