

# TOWERGATE

YOUR INDEPENDENT SCHOOL INSURANCE SPECIALIST

## ADVISE

HIGHLIGHT AND  
QUANTIFY EVOLVING  
RISKS SPECIFIC TO  
YOUR SCHOOL

## PROTECT

SPECIALIST COVER  
PLACED WITH  
SECURE INSURERS

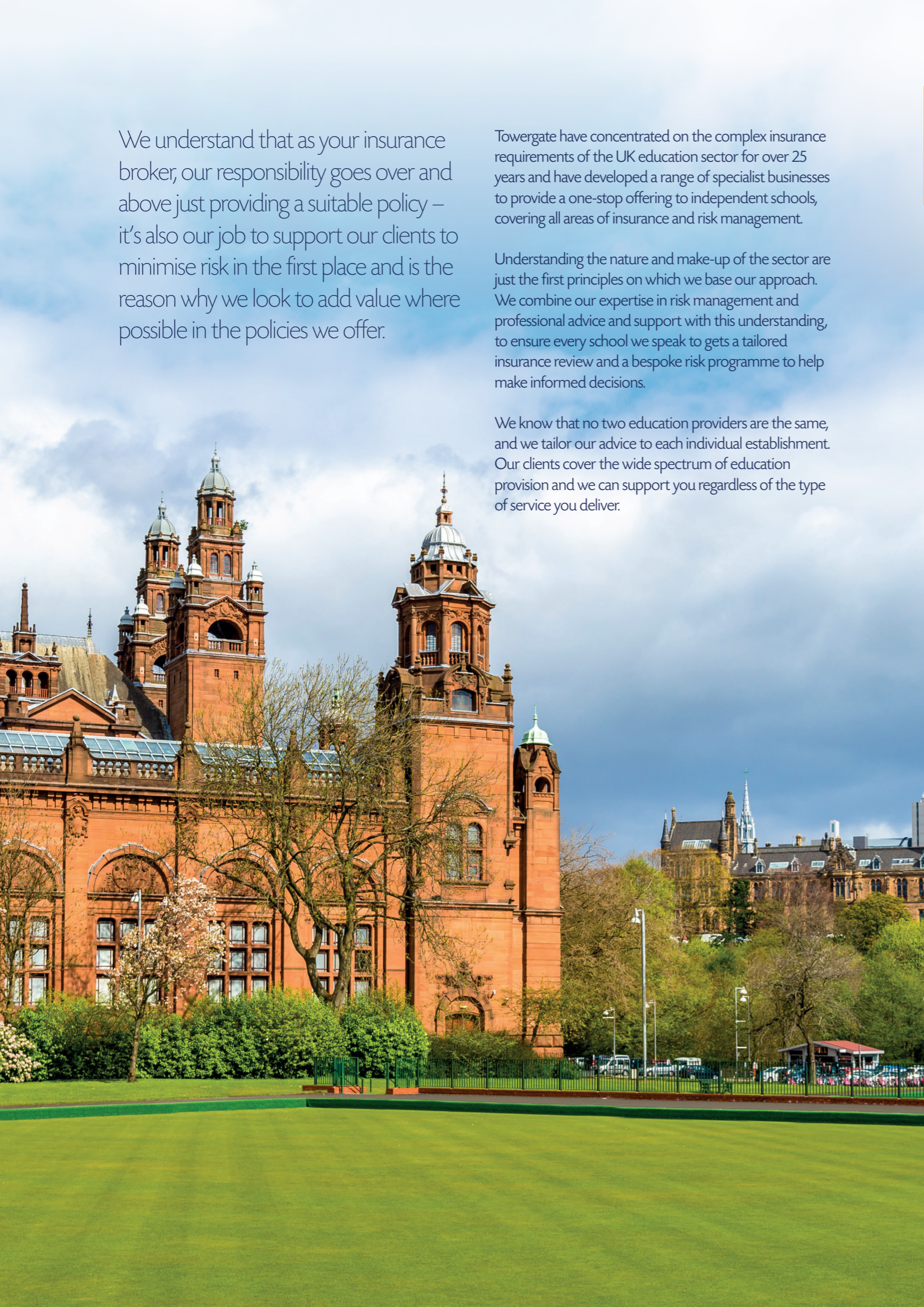
## ASSIST

RISK MANAGEMENT  
AND EMPLOYEE  
WELLBEING  
SUPPORT



MORE INSURANCE EXPERTISE, IN MORE PLACES





We understand that as your insurance broker, our responsibility goes over and above just providing a suitable policy – it's also our job to support our clients to minimise risk in the first place and is the reason why we look to add value where possible in the policies we offer.

Towergate have concentrated on the complex insurance requirements of the UK education sector for over 25 years and have developed a range of specialist businesses to provide a one-stop offering to independent schools, covering all areas of insurance and risk management.

Understanding the nature and make-up of the sector are just the first principles on which we base our approach. We combine our expertise in risk management and professional advice and support with this understanding, to ensure every school we speak to gets a tailored insurance review and a bespoke risk programme to help make informed decisions.

We know that no two education providers are the same, and we tailor our advice to each individual establishment. Our clients cover the wide spectrum of education provision and we can support you regardless of the type of service you deliver.

## OUR PRODUCTS

### GENERAL INSURANCE

We provide a genuine insurance broking service, with the option of at least three insurers where we will recommend the most appropriate based on scope of cover and price.

This service means you don't need to spend time dealing with several brokers who are likely to produce one quote from the same insurers, making it difficult to make an objective comparison.

The covers we can arrange for you include:

- Property
- Business Interruption
- Employers Liability
- Public Liability
- Professional Indemnity
- Governors' Liability
- Fidelity and Crime/Fraud
- Legal Expenses/Employment Protection
- Motor and Occasional Business Use
- Cyber Liability
- Annual Travel
- Engineering Inspection and Insurance
- Staff Absence Budget Protection and Employee Assistance Programmes

### HEALTH, PROTECTION AND EMPLOYEE BENEFITS

Attractive healthcare packages are a great way of ensuring staff retention and attracting new staff. These packages provide added value for employees and can be a relatively low outlay for employers.

We can help you with:

- **Group private medical insurance** – employees seen by specialists faster and reduced absence
- **Key Person** – provides for recruitment or temporary staff costs
- **Group income protection** – reducing your overall liability in the event of a long-term absence
- **Group critical illness cover** – a tax-free lump sum payment for those diagnosed with specified illnesses or conditions
- **Group dental plan** - a benefit to really get your teeth into
- **Private health screening** – making a life-changing difference



# VALUE ADDED SERVICES

We understand that our role as your insurance broker goes beyond just helping you to get the right levels of cover in place and policies that will respond when you need them to most. We are also committed to helping you to reduce risk exposures.

We have a whole range of value added services to help you manage risk including:

## Towergate Health Assist

We know how disruptive staff absence can be on the day-to-day operations as well as the long term impact on school performance. We offer a leading Employee Assistance Programme, Towergate Health Assist, to help the schools that we protect.

### Towergate Health Assist offers:

- Counselling services
- 24 hour helplines for a variety of issues including personal life, work issues, health and retirement
- Day 1 stress intervention
- Critical incident advice
- Financial and debt information services
- Online information and self-help tool
- Medical information services

### Benefits of Towergate Health Assist:

- Increases employee wellbeing
- Enhances your school's reputation to aid recruitment
- Supports duty of care
- 8 sessions of face to face counselling
- Supports absent team members
- Enhances staff retention

**Valuations service** – a free desktop indication of whether your building is adequately or over/under insured, with a full building valuation if required.

## E-learning health and safety

**portal** – giving you free access to 13 modules for you to meet your legal obligations to keep employees safe.

**Online risk support** – free access to an online portal for HR, health and safety and business continuity, including over 500 policy and procedure and risk assessment templates

## Health and Safety Risk

**Management** – a free 90 minute on-site review with our risk management partner WorkNest to understand how well you comply with your legal obligations, and how they may be able to support you in the following areas:

- Education Employment Law Support
- Educations Health & Safety Assistance
- Health & safety Compliance Centre

**Safedrive** – helping to drive to a safer tomorrow Working with Safedrive a Fleet Risk Management service provider we are able to offer Driving Licence Checks and Driver Profiling

# APPROACH

Our expertise in this sector has been developed through years of working with clients to understand how you work and what support you need. As a result of this our preferred approach to supporting you is to visit in person to see what you already have in place, and where there are possible gaps.

By spending the time to understand what is important to you, we can provide you with a complete insurance review which puts us in a much better position to be able to give you advice and recommend the policies that are most suitable for your needs.

To arrange this review or to talk to us in more detail about any of our services, please call **01438 739 626** or email **education@towergate.co.uk**





## WHO ARE WE?

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Part of the Towergate group, we specialise in insurance and risk management solutions for education providers across the UK. Our business ethic combines our expertise and knowledge to really understand our customers and design policies, alongside our insurer partners, to meet your specific needs.

Towergate Insurance Brokers  
Kings Court  
1st Floor  
London Road  
Stevenage  
SG1 2GA

Tel: **01438 739 626**  
Email: [education@towergate.co.uk](mailto:education@towergate.co.uk)  
[www.towergate.com](http://www.towergate.com)





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