

HELPING...

...YOU, YOUR BUSINESS AND YOUR EMPLOYEES!



**PREMIER
BUSINESS
PROTECTION**



We have you covered...

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...you, your business and your employees!

Business Protection Insurance

Business Protection Insurance is a way of protecting your business. Essentially there are five elements to Business Protection Insurance:-

- Key person insurance - also known as keyman insurance
- Director/shareholder protection
- Partnership protection
- Business loan protection
- Sole trader protection

Business Protection Insurance clearly provides an all important safety net for all types of businesses. It is all too common for businesses to view Business Protection Insurance as an optional extra. It would be a far safer way of trading to consider Business Protection Insurance as part of the business plan from the first day of trading.

Public Liability Insurance

A core aspect of business insurance, this will cover your business for any injury or damage you may accidentally cause to another person or their property.

Employers Liability Insurance

If you have employees you will need to be covered with Employers Liability Insurance by law. This will protect you if your employees are injured or fall ill whilst at work and make a claim against you.

Professional Indemnity Insurance

If you are a consultant or your business offers other people advice you could be liable for any claims if the advice you give leads to a financial loss for that person. Professional Indemnity Insurance covers you if a claim is made against you.

Business Property Insurance

If you operate your business from specific business premises you will need Business Property Insurance. This will cover your business with policies that protect your business buildings, your contents and public and owners liability.

Business Equipment

You can cover your business equipment and tools, such as laptops, and items that are important for your business.

Private Medical Insurance For Your Employees

Whether you're self-employed, a small business or a corporate multi-national, private medical insurance healthcare can support your business and get your employees back to work quickly.

Commercial Lending

Commercial mortgages are loans that are secured on commercial property such as shops, business premises, warehouses, factories, workshops, garages, hospitals and schools. Commercial mortgages tend to be individually priced so we negotiate a rate on your behalf with the mortgage lender to help you with the best possible outcome.

Commercial mortgages are not regulated by the Financial Services Authority.

Health & Safety & Employment Law

If there ever was a service to define the phrase 'buying peace of mind', this is it. Through our contact with Peninsula, we are able to put you in touch with a 'hand-holding' service that is always available, around the clock, 365 days a year to assist you with the most complex or the most trivial of problems and worries. Currently over 22,000 businesses enjoy the peace of mind this service delivers.

These are just some of the products and services we provide. Please contact us if the service you are interested in does not appear above.

Frequently asked questions



Why is Business Protection Insurance necessary?

Businesses all over the UK cease trading for all sorts of reasons but many of which could be prevented had they had some form of Business Protection Insurance in place.

Is public liability a requirement?

No, you can choose not to have this type of cover, but it does put you at risk if a potential claim is made against your business. It may also hold you back in winning business as companies you may wish to work for may insist on you having it.

What are the benefits of Private Medical Insurance for my employees?

It is an ideal way to promote staff loyalty and can help you recruit and retain the most valuable individuals for your organisation. It is also tax deductible and helps your staff to return to work quicker which benefits you.

What is the usual length of a commercial mortgage?

For commercial mortgages the maximum length of the mortgage is usually 20 years for newer properties. Older properties tend to be up to 15 years.

How should the mortgage be structured?

If possible, you should form a separate business entity to lease the building to your operating company. This separate entity should then arrange for a non-recourse mortgage for the purchase of the property. This should protect your operating business if you default on the mortgage. You may wish to consult an accountant or tax advisor. We can put you in touch with either.

I have employment contracts, why do I need support?

Only part of the service is to make sure you have legally compliant employment documentation in place to prevent you from getting into difficulty in the first place. Peninsula provides free personnel training for you and your managers as well as fighting your case if an employee is enticed by the 'no win no fee' culture we have today.

Health & Safety is common sense, why have support for that?

Everyone knows if you have an accident at work, you should seek legal advice, it's on the television telling us about it often enough. Peninsula will do a sweep of your premises and where required, provide posters and warning signs to help prevent claims against you. Should the worst happen and legal proceedings be brought against you or your organisation, Peninsula are able to provide robust legal representation and indemnity against the costs to assist you find your way through in this legal minefield.

What other services do you offer?

We can also arrange or refer you onto advice for company pension schemes, health & safety, employment law, book keeping services and tax advice.

Who are Premier Business Protection?

Premier Business Protection Ltd is an Appointed Representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority.

I have a question which is not covered in the FAQs above

Contact us on 01603 750025 or email your question to ask@premierbiz.co.uk



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We have been writing wills for over 20 years, the company has been built on reputation, professionalism and value for money. As part of the Premier Financial Group it goes without saying, the service often exceeds expectation.

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Premier Wills & Probate Ltd. are members of The Society of Will Writers.

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At Premier IFA, all of our clients receive an independent, no obligation, free review and recommendation report. For advice on Pensions and investments you will not be in better hands.

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Premier Independent Financial Advice is a trading name of Premier IFA Ltd. Premier IFA Ltd is authorised and regulated by the Financial Services Authority.



Putting clients at the heart of our business means that at each stage of the mortgage process, you can expect an honest, transparent, efficient and professional service. We also specialise in life insurance to cover you and your family.

E: ask@pmap.co.uk
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www.pmap.co.uk

Premier Mortgages & Protection Ltd is an appointed representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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