



# Introducing

Brunel Group's Complete Solution



# Index

- 3 A message from Russell Lane, CEO of Brunel Group
- 4 Brunel Employee Benefits
- 5 Brunel Wealth
- 6 Brunel Insurance for People
- 7 Brunel Insurance Brokers
- 9 Brunel Business Assist
- 11 Claims Service
- 12 Useful Contact Details



# Welcome from Russell Lane

CEO of Brunel Group

We are delighted that you have chosen to renew your insurance policy with Brunel Insurance Brokers.

I extend our gratitude to you on behalf of our entire team.

At Brunel Group we are passionate about our independence, providing excellent customer service and great claims support. I hope you will be happy with your experience over the forthcoming period.

The business took its name and inspiration from Isambard Kingdom Brunel. As a role model we have taken his 'can do' approach and created solutions to overcome obstacles in order to achieve successful outcomes.

Brunel Group offer a selection of services and our team are dedicated to helping you finding the right solutions to suit you. Please take a moment to look at the following pages for an outline of how we may help you further.

Should you require any assistance or have any specific requirements, please do not hesitate to contact your designated broker. Alternatively, please see our team sheet for additional contact details.

Warm regards,

*Russell Lane*

Russell Lane  
CEO and Founder

# Brunel Employee Benefits

Brunel Employee Benefits is one of the sister-companies of Brunel Insurance Brokers. As an independent employee benefits specialist, the team have access to policies that are only available to Brunel clients.

A well-designed employee benefits package helps to not only attract and retain your key staff, but can also significantly reduce your company's sickness & absence rate. The team brings a wealth of experience in this niche market and, as such, is able to find suitable solutions for clients where others have failed. Working with small, medium and large companies alike, their excellent market relationships allows them to source extensive employee benefits packages to suit our clients' requirements and budget.

Our team can review existing arrangements or provide options for a new range of benefits, with health insurance cover starting from as little as £7 per employee per month and life insurance starting at £10 per employee per month, Brunel really do have an option for everyone. As an independent broker all our advice is impartial, ensuring a combination of benefits are provided to suit your needs and your budget.

Private medical insurance and group risk insurances are niche products and require specialist advice, both at renewal and throughout the year. Our employee benefits colleagues pride themselves on achieving excellent results when renewing your scheme, or purchasing a policy for the first time.



**Darren Hosking**  
Associate Director  
Brunel Employee Benefits

## Case Study

After being referred by an existing client, our specialist team were approached by a new client to bring their benefits package up to date. We immediately established a serious error with their current scheme and quickly took steps to resolve this and offer the client a comprehensive Group Life policy. The client was delighted with the outcome and we were happy to assist in amending previous issues with their insurance.

# Brunel Wealth

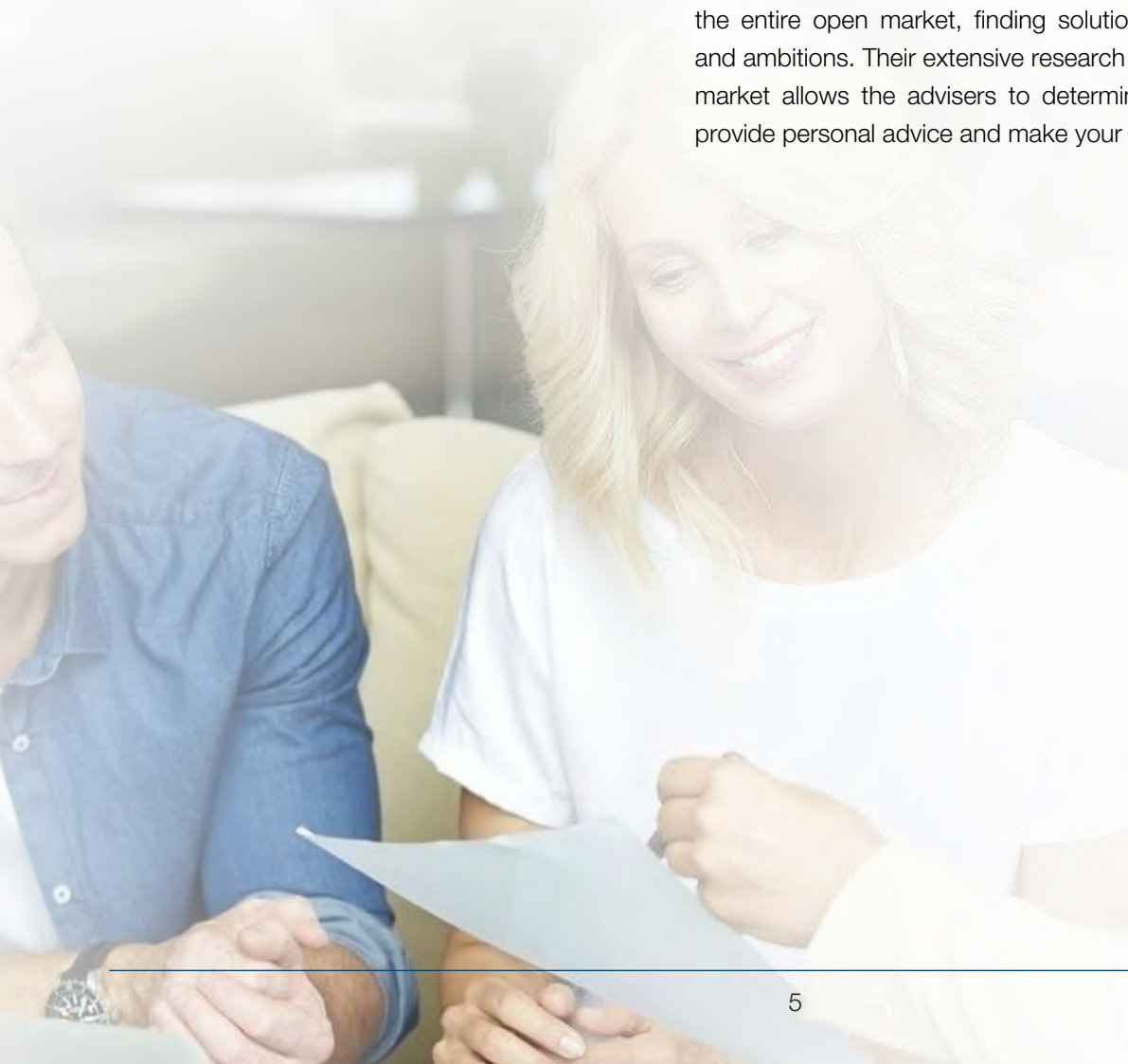
## Case Study

Our client a 40 year old employed finance director had just purchased a new home. He wanted to know what would happen with the mortgage payments and balance if he were to pass away or become ill as his partner, who he has two young children with, does not currently work and so would not be able to cover the re-payments. We discussed their goals, objectives, attitude to risk, available surplus capital and income situation. We formulated a proposal that included taking out a decreasing term assurance and critical illness policy to cover the outstanding mortgage balance.

Brunel Wealth is our financial planning arm of the Group, providing wealth management and financial planning solutions to businesses, business owners, high net-worth individuals, and for pre and post retirement.

Their advisers understand that no two clients are the same and take the time to really know you. The team clarify clients' current circumstances and encourage (sometimes challenge) thoughts on what's really important to you and those you love. They work side-by-side with their clients, meeting throughout their financial journey, holding regular reviews to ensure goals remain on track and to take account of any changes that life has brought along the way.

Their expert advisers understand the importance of securing your current and long-term financial wellbeing. Brunel Wealth's sole objective is to provide a bespoke proposition, enabling you to invest in yourself and your future. They are truly independent, with access to a full panel of product providers and investment companies and no obligation to any one provider. Instead, the team will arrange a bespoke, personal consultation and review the entire open market, finding solutions based on your goals and ambitions. Their extensive research into the financial services market allows the advisers to determine appropriate solutions, provide personal advice and make your money go further.



**Iain Black**  
Managing Director  
Brunel Wealth

# Brunel Insurance for People

Brunel Insurance for People is our specialist personal lines subsidiary of the Brunel Group, providing flexible personal insurance cover including home, motor, travel and much more.

Their dedicated and experienced team have extensive knowledge of the market along with strong insurer relationships to ensure you receive the cover you need. We know each client is different and a one-size-fits-all approach isn't suitable.

While online platforms might be quick, they are not tailored to your exact requirements and can miss out on the cover you need, meaning that, should a claim arise, your insurer may not pay out.

Our personal lines team know that every policy needs to be adapted to suit our clients' exact requirements. Whether you are traveling with pre-existing medical conditions, have valuable items in your home or simply want to insure your vehicles, Brunel will give you peace of mind that you are fully protected.

Our bespoke packages can include cover for:

- Household, including high-net-worth and listed properties
- Valuable jewellery, fine art or collectibles
- Landlord insurance
- Holiday and overseas homes
- Cars including high performance
- Pleasure craft or yacht insurance
- Travel insurance

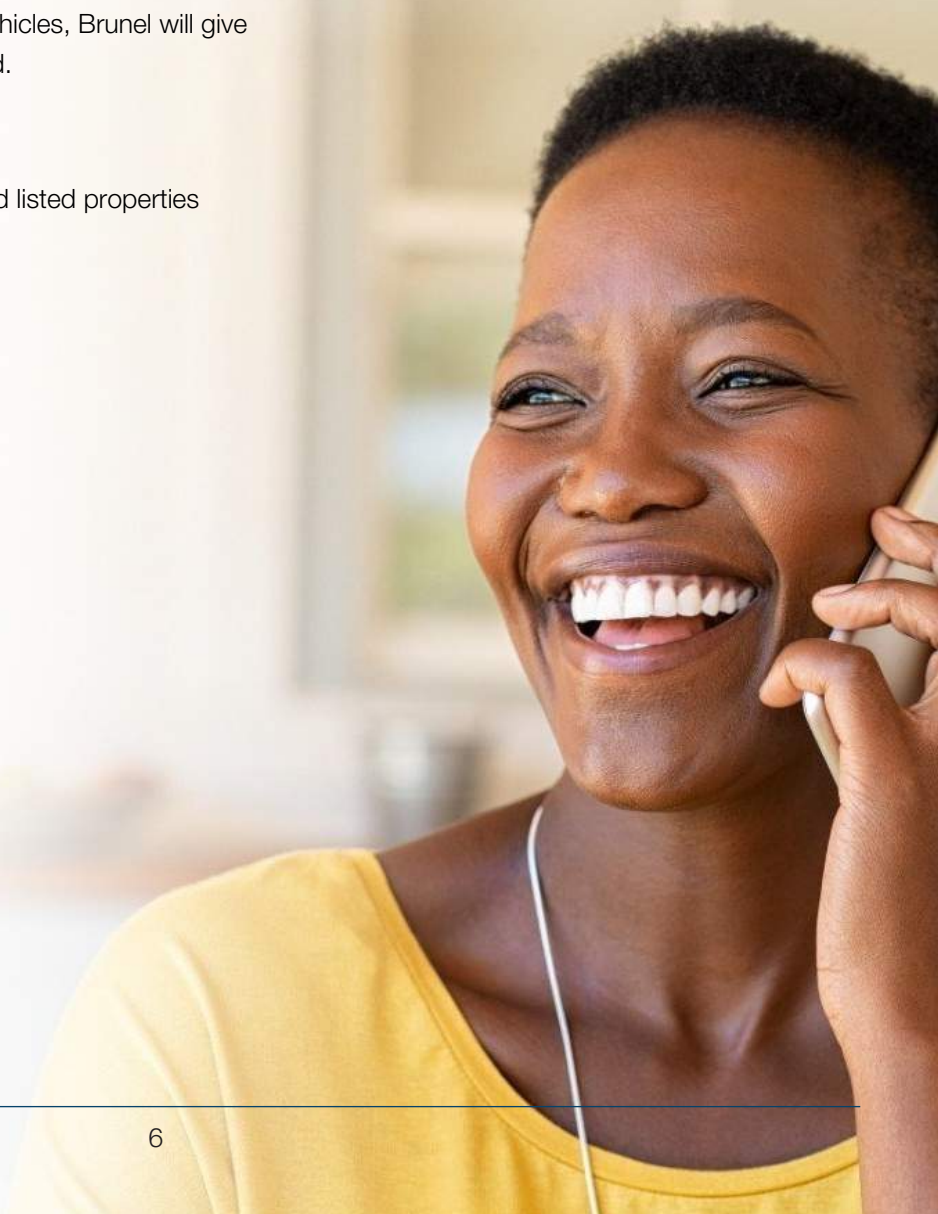


**Alice Hardcastle**  
Personal Lines Manager  
Brunel Insurance for People

## Case Study

A current client of our sister-company Brunel Wealth required cover for a prestige car. The policyholder had an international license, nil no claims bonus to use, was high risk and had a large power vehicle. With all this combined, the client found it extremely hard to cover in relation to the value of the vehicle.

Despite this, our excellent market relationships allowed us to find complete cover for the client and further save them money on a previous quote. A great result from the Brunel team and for the client, who was left extremely pleased with the service provided.



# Brunel Insurance Brokers

Thank you for choosing Brunel Insurance Brokers as your specialist broker. Should you need anything throughout the duration of your policy, our team are here to support you.

Brunel Insurance Brokers offers a wide range of insurance programmes to UK businesses of all sizes. We pride ourselves on offering quality advice and excellent client service.

As part of the Brunel Group, we can support you with your commercial and personal insurances as well as expert financial planning. We have included details of our group of companies within this document.

If you should require a quote for any other insurance packages or would like to speak with our financial planning experts, please don't hesitate to contact us.

Once again, we are delighted to have you on board with us and look forward to working with you.

For relevant insurance information and market updates, please don't forget to follow our social media accounts. We have included the links to each below:

[LinkedIn - Brunel Insurance Brokers](#)

[Twitter - @Brunel\\_IB](#)

[Facebook - @brunelinsurancebrokers](#)



**Matt Harlin**  
Managing Director  
Brunel Insurance Brokers

## Chartered Insurance Brokers

Brunel Insurance Brokers Limited has been recognised for its commitment to client service by being awarded the prestigious Chartered Status by the Chartered Insurance Institute (CII). This is the industry's gold standard for firms of insurance brokers.

To achieve this status we underwent a rigorous independent assessment that looked at criteria such as the levels of professional qualifications held individually by our staff and our commitment to ethical good practice. There is only a select group of 200 insurance brokers that have been awarded Chartered Status and the fact that we have achieved this in such a short time shows the calibre of the team here at Brunel.

When you use a Chartered firm you are dealing with proven professionals. The CII is empowered by the Privy Council to award Chartered status, and the award is only made in deserving cases. While Chartered titles are steeped in history, they remain the benchmark of professional excellence and integrity. This means you can be confident that you are receiving market leading advice and service from us.





# Brunel Business Assist

Businesses of all shapes and sizes have a legal duty to manage the Health and Safety (H&S) of their employees and members of the public, by carrying out risk assessments and taking action to mitigate issues identified. Firms with five or more employees have additional responsibilities, and should have a written H&S policy and record the risk assessments they carry out.

Businesses failing to comply with the law are exposed to both civil and criminal prosecution, individuals within the firm can also face prosecution.

Brunel Insurance Brokers Ltd aims to support its clients in managing all the risks they face, so have partnered with Citation Ltd to offer our clients Brunel Business Assist, an on-line resource aimed at supporting clients instigating, improving or updating their H&S provisions.

Citation appreciate that firms need a resource to help them manage their H&S exposure efficiently, without distracting from core business activities, and developed Business Assist for the SME sector with this in mind.

## The benefits of Brunel Business Assist:

- Helps businesses to develop their own H&S regime and policy documents
- Includes a wide range of risk assessments, relevant to your business sector, designed for easy completion
- Provides guidance notes on how to complete a Risk Assessment, which processes need to be assessed and how often assessments should be carried out
- Gives detailed specimen action plan templates for each topic
- Includes specific assistance for high risk plant, machinery and work equipment
- Facilitates gap analysis of your current H&S arrangements
- Offers a simple and cost-effective approach to managing health & safety compliance.
- Unlimited access to the web portal for 12 months
- The content is regularly reviewed and updated in line with regulatory changes
- Supported by a business hours helpline
- Facility to upgrade to include e-learning modules and on-site H&S consultancy



## The Cost

Brunel clients can access an annual subscription to Citation at a discounted price of £60.00. (This is only available to Brunel Insurance Brokers policyholders. In some circumstances your insurer may elect to subsidise the subscription fee beyond the Brunel discount)

## Next Steps

Contact your usual Brunel office to get started with Brunel Business Assist.

## About Citation

Citation have been delivering sector specific Health & Safety, HR and Employment law services to organisations across the UK since 2002.

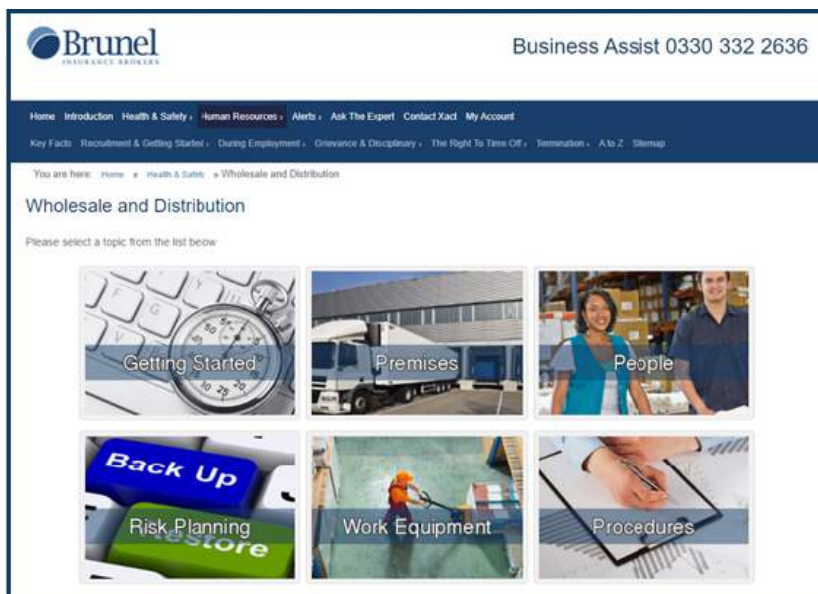
Their services are designed to provide businesses with a robust and proactive service enabling them to minimise their risk of claims

## The Legislation

The Health and Safety at Work etc Act 1974

The Management of Health and Safety at Work Regulations 1999

The Corporate Manslaughter and Corporate Homicide Act 2007



The screenshot shows the Brunel Insurance Brokers website interface. At the top, the Brunel logo is on the left and the contact number 'Business Assist 0330 332 2636' is on the right. Below the header is a navigation menu with links: Home, Introduction, Health & Safety, Human Resources, Alerts, Ask The Expert, Contact Us, and My Account. A secondary menu lists 'Key Facts' with sub-links: Recruitment & Getting Started, During Employment, Grievance & Disciplinary, The Right To Time Off, Termination, and A to Z. The main content area is titled 'Wholesale and Distribution' and includes a breadcrumb trail: 'You are here: Home > Health & Safety > Wholesale and Distribution'. Below the title, it says 'Please select a topic from the list below' and displays six topic tiles: 'Getting Started' (with a keyboard and watch), 'Premises' (with a warehouse), 'People' (with two people), 'Back Up Risk Planning' (with a 'Back Up' button and 'Risk Planning' text), 'Work Equipment' (with a worker), and 'Procedures' (with a clipboard).



# Claims Services

## Claims Handling

Brunel recognise that the proactive and sensitive handling of claims is of paramount importance to all firms and individuals.

A bespoke protocol regarding notification and day to day handling can be developed to better suit your claims handling needs.

Brunel Claims Service Principles:-

- Fighting the client's corner - Foremost, protecting our client's interests
- Advising on the drafting of claims notifications and provision of appropriate information – Considering differing policy notification requirements etc
- Consultancy and expert advice - Advising on claims issues providing context, input and clarification in relation to claims developments or action by the insurer
- Keeping claims "on track" - Facilitating the efficient and successful resolution of claims – guiding both the insurer and insured from our own experience of similar issues. Facilitating the procedural aspects and mechanics of settlement
- Reassurance that we are 100% on our client's side and standing with them - Supporting our client, whether it is by telephone, by meeting or during mediation or trial processes
- Keeping the insurer "on risk" - Assessing and positively resolving coverage issues or "policy points"
- Thinking outside of the box - Providing additional lateral input as the situation demands. Consideration and assistance with wider issues – reputational issues, commercial interests etc. It's our client's business as well as a claim
- Data management - Retaining, or assisting our client in retaining, information relating to the claim (for future market submission purposes, claims analysis etc)

## Client Services Testimonial

"When my renewal time came this year I thought about asking for professional help to choose the appropriate cover for my business and so I asked Brunel insurance. I was so impressed by the way they handled my enquiry, very professional, asked all the right questions and even some questions that I had not considered.

I would not hesitate in referring Brunel insurance to all of my colleagues, friends and family. I feel so confident that I have made the right choice and thank you for the high level of personal service I have received.." - Consultancy Client.

# Useful Contact Details



**Russell Lane - Chief Executive Officer**

Russell is a Board Director and the founder of Brunel. He is responsible for the overseeing of all the Company's operations and would be delighted to receive any feedback regarding our services.

Tel: 0117 325 2224

Email: russell@brunelgroup.co.uk



**Matt Harlin - Managing Director**

Matt is a Board Director of Brunel Insurance Brokers. He joined the group in December 2017 to create the corporate division. He is responsible for leading the team and the wider strategy, and maintaining key client and insurer relationships.

Tel: 0203 725 2700

Email: matth@brunel-insurance.co.uk



**Chris Ladkin - Chairman**

Chris is a key part of the management team, having been a board director of various other insurance brokers over the last 30 years. He is responsible for advising the board and looking after key clients.

Tel: 0117 325 1070

Email: chris@brunel-insurance.co.uk



**Mark Baggelaar - Director**

With 30 years' broking experience, Mark is one of our south west directors. Based in Bristol, he is our senior commercial insurance advisor to both new and existing clients.

Tel: 01275 406 804

Email: markb@brunel-insurance.co.uk



**Dave Brown - Director**

Dave has worked in the insurance industry for 35 years. He heads up our Bovey Tracey and Weston offices, and looks after many key clients throughout the South West.

Tel: 01626 831 541  
Email: [daveb@brunel-insurance.co.uk](mailto:daveb@brunel-insurance.co.uk)



**Ben Davis - Director, Marine**

Ben has 35 years' experience in the insurance industry and is responsible for heading up the marine side of the business. Based in our Bristol office, his other areas of expertise include property owner's insurance and general commercial including hospitality risks.

Tel: 01275 460 806  
Email: [ben@brunel-insurance.co.uk](mailto:ben@brunel-insurance.co.uk)



**Siobhan Moore - Director, Group Finance**

Siobhan heads up our Accounts Team and is responsible for all functions of our accounting department; from collecting and paying Insurer money to management accounts and payroll.

For accounts queries, please contact:-  
Tel: 0117 325 0968  
Email: [siobhan@brunel-insurance.co.uk](mailto:siobhan@brunel-insurance.co.uk)



**Steve May - Director, Markets**

Steve has over 20 years' experience in the insurance industry. Steve joined Brunel Insurance Brokers to manage provider relationships, advance our broking strategy and develop exclusive products. His focus is on delivering value to our clients.

Tel: 0117 325 7957  
Email: [stevem@brunel-insurance.co.uk](mailto:stevem@brunel-insurance.co.uk)





### **Duncan Hockley - Associate Director, Claims and Technical**

Duncan has worked in a claims environment within the insurance industry for 35 years handling a variety of types of claim for a broad cross-section of businesses both in the UK and internationally.

For claims or risk management advice, please contact:-

Tel: 0203 725 2703

Email: [duncanh@brunel-insurance.co.uk](mailto:duncanh@brunel-insurance.co.uk)



### **Hazel Postma - Associate Director, Head of Marketing**

Hazel heads up our marketing department and is committed to supporting the growth of the Company. Her responsibilities include overseeing the marketing, events and PR across the Group.

For marketing and PR queries, please contact:-

Tel: 0117 325 0754

Email: [hazelp@brunel-insurance.co.uk](mailto:hazelp@brunel-insurance.co.uk)

All insurance arms of the Brunel group of companies are authorised and regulated by the Financial Conduct Authority (FCA). Brunel Wealth Ltd is regulated as an AR of Best Practice IFA Group Ltd. All Brunel group of companies are registered in England and Wales. Registered office: 3 Temple Quay, Temple Back East, Bristol BS1 6DZ.