





# **Bespoke Concrete and Aggregates Insurance**

Having the right insurance is a fundamental requirement of any business, but for the concrete and aggregate industry there are also several elements of specialist cover, so finding the right insurance partner is a critical part of the job.

Combine that with the everincreasing cost pressures on the industry and it is crucial that your insurance broker truly understands your needs and can deliver innovative and costeffective solutions.

## **Specialist Service**

We can offer you a dedicated team that truly understands your market. We have spent more than 50 years working in this sector and have acquired the specialist knowledge necessary to help reduce the overall costs of running your business.

# **Understanding the market**

Concrete and aggregate supply is a complex area with many factors to take into account. Your insurance needs are equally complex, with a need to protect the business, your staff and your customers.

## **Specialist Cover**

Our team can access a wide range of insurance products, which helps ensure that we offer competitive terms.

## **Risk Management**

Not only do you face mounting cost pressures but regulation is increasing all the time with health & safety issues rising to the fore, along with risk management concerns. Our risk management team can work with you identifying ways in which to improve your risk management and steer you towards lower insurance premiums in future years, as well as advising you on health and safety issues.

We will help you through the legal maze and use insurance to transfer risk where possible to leave you free to do what you do best – run your business.

## **Claims Priorities**

We know that things do go wrong and that you will face claims at some point. We aim to make the process as pain-free as possible with our specialist claims unit. Our dedicated claims team liaise with lawyers, surveyors and other third parties as necessary to ensure a speedy resolution and assist in having your operation running at full capacity again quickly and efficiently.

Supporting the claims process we offer you regular claims analysis, which will help you identify any problem areas and in turn help your business make the improvements required to ultimately save money on insurance premiums in the future.

For more information on our Concrete & Aggregates Insurance Solutions, please contact us.

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# Concrete & Aggregate solutions:

- Specialist knowledge
- Innovative approach
- Dedicated team
- Access to specialist markets
- Risk management services including health and safety

Verlingue has worked with us and helped us over a number of years and we have found them always to be professional, innovative and very good value.

Paul McManus
Chief Financial Officer
Cloburn Quarry Company Ltd



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INSURANCE BROKERS & EMPLOYEE BENEFITS





