

EXPRESS NEWS

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Click below to view



New C&IPO scheme page 1



Products page 2



Providing the best possible service page 3



CE Learning: Online rebrand page 4



Volunteer days page 5



Coming Soon page 6

Welcome

From myself and everyone at Commercial Express we hope all of our brokers and their family members remains safe and well during lockdown.

As an independently owned business our overriding aim is to continue to support and service our valued broker partners with the high standards we are known for.

Like most businesses around the UK we have had to make some tough decisions over the past few months with the longevity and continued success of the business being paramount. We are constantly reviewing the impact of the Governments advices on lockdown and are re-investing in extra resource, research and development that will ultimately benefit you, and your customers.

We remain fully committed to be more accessible and approachable than ever before, maintaining our standard trading hours of 9.00 - 17.30pm from Monday to Friday. Our underwriters are just a phone call or email away to assist you on any underwriting query you may have or if you need to discuss any policy or premium in greater detail.

Our technical team continue to work tirelessly on developing and launching new products, as we witnessed with the launch of our new Commercial & Industrial Property Owners scheme from Argo & Covéa, there will be more exciting news to share with you all over the coming weeks which will strengthen our all-round proposition, offering you wider options that your clients deserve.

To support upcoming product launches and enhancements, we will continue to offer our brokers the chance to access our award-winning L&D platform, [CE Learning: Online](#) which continues to be developed to mirror our expanding product suite along with offering support to people still adapting to remote working.

Again, rest assured you can count on us to be your added value MGA, it is very much business as usual at Commercial Express.

Duncan Pritchard
Managing Director

<< NEWS FLASH >>

Our new Commercial & Industrial Property Owners Scheme

We are delighted to announce the launch of our new Commercial Property Owners scheme exclusively distributed to Commercial Express brokers.

Underwritten by Argo and Covéa, this property owners insurance is targeted at small to medium sized commercial and industrial properties. The scheme, is both competitively priced and promises to offer "broad and dependable" cover for all risks.

"We are delighted to be able to offer our brokers a bespoke scheme for commercial and industrial property owners," stated Mark Humphreys, Underwriting Development Manager,

Commercial Express. "The appetite for this new scheme is totally different to our current facilities, using a different rating structure and a new postcode matrix, it will mean brokers will find some trades in their local area very competitive. At the same time we will be looking to target larger risks"

We are particularly competitive for Butchers, Day Nurseries Offices, Art Dealers/Galleries, Clinics & Beauty Salons/Parlours Cycle shop, Estate Agent, Garage - lock up, Hairdressers Surgeries, Gymnasia, Supermarket, Travel Agents, Motor Garages - other workshop, Public Houses, Tyre/Exhaust Fitters Motor Garages - body repairs workshop. This excludes any risks where the property is temporality vacated due to the COVID-19 pandemic.

The policy coverage benefits from:

- Removal of Tenants Debris up to £25,000
- Adjacent Property Cover up to £150,000
- Loss of Keys up to £15,000
- Utilities cover up to £25,000
- Loss of Attraction up to £250,000
- Prevention of Access up to £1,000,000
- £10,000,000 EL cover included as standard



To find out more and get a quotation click here

Residential Property Owners scheme - Let Assured

Commercial Express was delighted to introduce a brand-new Residential Property Owners scheme.

Part of the Residential Property Owners product suite, the new offering is underwritten by Lloyd's syndicate Axis and is targeted to attract residential properties by asylum seekers, DSS referrals and students.

Let Assured stands out from the crowd and offers:

- Customised, competitive rates for asylum seekers, DSS referrals and students
- Asylum seekers a 33% lower price than our current offering
- A further 8% deducted from DSS (Referral) and Students rates

The new scheme features many benefits, including:

- Increased Trace & Access cover (£10,000) and Landscaped

Gardens (£10,000), in addition to Replacement of Locks cover. (£2,500 limit).

Let Assured also includes the same features as our existing schemes. These are:

- Free £5,000 Landlords Contents when tenanted by professionals, students or DSS (Non-Referral). All white and brown goods included if supplied by the landlord
- Accidental Damage to buildings is automatically included for professionals, students and DSS (Non-referrals)
- Property Owner's Liability £2,000,000 LOI
- Loss of Rent 20% building sum insured, or up to £150,000 alternative accommodation except for unoccupied properties

[Compare our four Let Schemes here](#)



Let Protect



Let Shield



Let Assured



Let Economy

Land Liability - Acres of savings to be had



We wanted to remind you of one of our most competitive and sought after products Land Liability.

Underwritten by DTW 1991 the product offers your clients a wide range of options to meet their varied needs.

The product delivers competitive rates across multiple land size options which range from under 2 acres up to 100 acres, several Land Owners Liability limits up to £10,000,000 and various risk types as noted below.

Benefits & Features

- Land Owners Liability available up to £10,000,000
- We can accommodate risks from under 2 acres up to 45 acres as standard
- Risks above 45 acres up to 100 acres are available on referral
- Wide variety of land types accepted:



Grazing, Moorland or Woodland



Private Road



Self Build



Development Site



Undeveloped Pasture



Rough Country

- Can accommodate plots of land which contain water courses
- Includes cover for Cross Liabilities
- Includes compensation for Court Attendance
- Cover for claimants' costs, fees and expenses following a sudden, identifiable, unintended and unexpected pollution incident occurring in its entirety at a specific time and place
- NI risks covered with separate rating card

Instant access to our competitive rates are available via our rating cards below



[Click here for GB Land Liability](#)



[Click here for NI Land Liability](#)

Your go to partner for Plumbers - Including Free Tools Cover*

We want to draw your attention to our Liability Per Capita scheme that is underwritten by Argo and Covéa.

Whilst the scheme is specifically designed for contract trades, we want to highlight our underwriting appetite and extended covers that are a perfect fit for plumbers and associated trades.

With emergency call outs, the plumbing trade remains active during lockdown and your clients will demand the best covers at the most competitive premiums.

Related Trades

- Plumbers
- Plumbing & Heating Contractor (domestic & light commercial only)
- Boiler Services (domestic)
- Bathroom Installer
- Kitchen Installers (domestic)

All of the above trades converted at 33% or higher during Q1 of 2020.

With common sense underwriting we allow work to be undertaken at a height of up to 10 meters from the 'surrounding floor' as standard.

Any risk that requires cover above 10 meters will need to be referred into us. Many trades will be permitted to work up to 15 meters at no additional premium. Speak to our underwriting team on any such risk today on 01384 473021.

Plumbers benefit from reduced third party property damage excess of £250.

In addition to our competitive rates which are supported by scaling discounts the scheme offers real added value, by covering your client's tools, business equipment and stock.

Free Tools and Business Equipment cover up to £1,500*

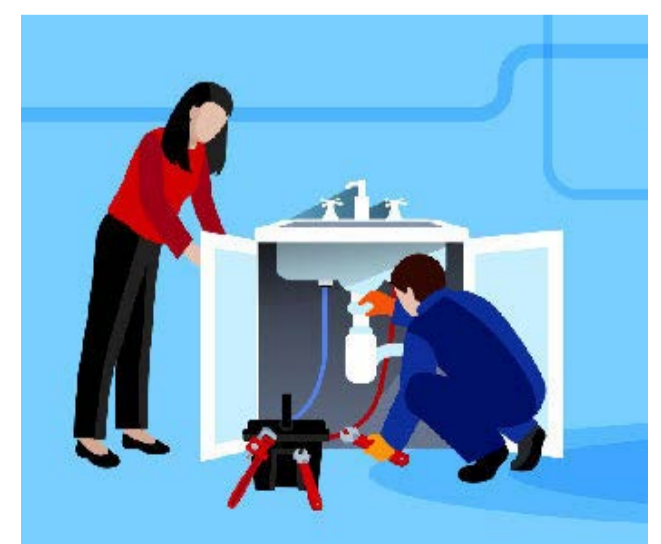
Cover can be increased up to £10,000 for an additional premium

Portable tools and business equipment including portable electronic equipment

Trade stock and materials including work in progress and finished goods

Cover can be extended to include Theft of Tools, Business Equipment and Stock whilst stored in an unattended motor vehicle and whilst on site.

[Click here to find out more](#)



Ice Cream Van Insurance - Get a taste of our excellent covers

With many local authorities granting licenses to Ice Cream Vendors and other mobile caterers, ensure Commercial Express is your number one choice to meet your clients needs with our specialist Catering Van Insurance.

Our Catering Van Product is a go to market for brokers that need the right cover for their ice vendor clients. In addition to covering Ice Cream Vans, the product also caters for Hot Food Vans, Jiffy Trucks, Mobile Shops, Coffee Vans, Refrigerated Vans and Mobile Bars.

Features & Benefits

- Any driver 25+ available
- Fire cover included
- Fixtures and fittings cover
- Mid-term laid up cover
- Mirrored NCD
- Protected NCD available
- Underwritten by Aviva
- Up to four vehicles on one policy

Please note:

Tuk Tuks and converted cars are acceptable subject to them being used for catering purposes.



[Click here and get your Ice cream quote now](#)

Providing you the best possible service

A message from our Underwriting Service Manager - Louise Caffery



We would like to reassure our broker partners that we are investing all of our resource into delivering excellent service during these unfamiliar times. Whilst we are all working remotely we pledge the below:

- Our internal teams are fully resourced to handle all incoming enquires
- Our new business team are eager to assist you in securing better terms for new and existing clients

- We endeavour to invite renewals at the minimum of 25 days in advance
- Delivering great communication is our top priority
- We will communicate with you at every opportunity to discuss upcoming renewals or referral business
- Our Residential Property Owners and Liabilities products continue to deliver great results for our broker partners
- CE Learning: Online is available free to our brokers, to top up your all round knowledge and to keep cabin fever at bay

Below is just a few examples of some of your feedback which I assure you makes each and every person at Commercial Express extremely proud and motivated to do all we can to be your most valued and trusted insurer partner.

"...I am very impressed with the information Commercial Express have been sending out in these unprecedented times and I have found the information extremely useful. Commercial Express are way out in front in terms of your support than other MGAs, wholesalers and indeed insurers". **Cliff Humphreys – Saffron Insurance (Haverhill)**

"Thank you so much for all your assistance in dealing with a recent property owners portfolio renewal which required your knowledge and experience.

You acted very quickly, and as a result we retained the client and secured the renewal for another". **Steve Swift – IPS Insurance Services**

We have heard first hand, the lack of preparation from others in the industry that has put additional pressures on brokers in arranging insurance for their clients, whether that be to secure new business terms or receive all important renewal invitations within the expected time frame.

This is a challenging time for everyone, Commercial Express remains committed to provide our broker partners with nothing short of excellent service and guidance to ensure your clients needs are met.

Contact the office today on 01384 473 021 if you require any assistance on a premium or if you have any underwriting queries you would like to discuss.



Read our June edition of our Compliance Journal



Inside includes:

- FCA: Update on coronavirus
- Measures for customers
- Data Protection: Advice on WFH
- Ombudsman News
- Wordsearch

The Compliance Journal brings you a summary of regulatory updates from across the month. The regulatory environment is ever changing, so we'll aim to provide updates on key publications, useful articles and information. As your helpful insurance partner, we always aim to add value, so please click below and we do hope you find the content useful.

[Click here to find out more](#)

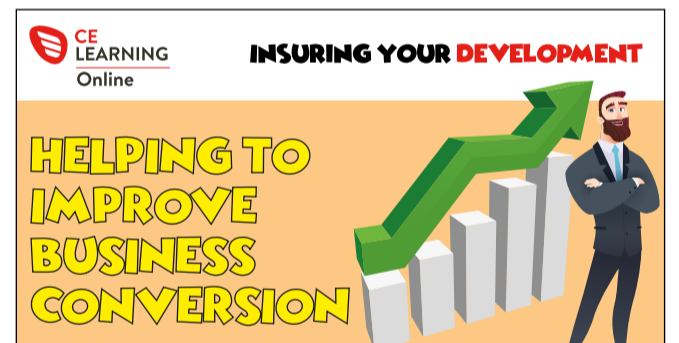
We have rebranded our award winning eLearning platform CE Learning: Online

At the beginning of the year we thought it was the perfect time to give CE Learning: Online the rebrand it deserves.

With a new colour scheme, fresh graphics and a theme which incorporates the idea of going on a journey, the marketing has been completely revamped.

The new strapline, 'Insuring your Development' summarises the concept of improving your insurance knowledge whilst embarking on a personal journey at the same time.

We hope all our brokers have enjoyed the new look and feel.



A word on CE Learning: Online from Digital Learning Manager Jon Hill...

Over the last few weeks, I have been busy preparing for the launch of our latest Commercial & Industrial Property Owners by Argo & Covéa course.

Now live, this course will include:

- Policy cover
- Features and Benefits
- Extensions

This module will provide you with everything you need to become an expert on our new Commercial & Industrial Property Owners scheme.

Please see a short video I made to introduce the new course or skip straight ahead and start it now on CE Learning: Online.



[To watch video click here](#)

[To access CIPo course click here](#)

We support Mental Health at Commercial Express



At Commercial Express we're committed to supporting our amazing people through these difficult times.

May was Mental Health Awareness month, and is more important now than ever, so we increased our focus due to COVID-19 and our new ways of working from home in order to support our people.

In May we encouraged the #MeaningfulMay campaign with www.actionforhappiness.org plus we promoted National Mental Health Awareness week with the Mental Health Foundation and their #KindnessMatters campaign.

Volunteer days for all Commercial Express staff



Before lockdown was enforced, Commercial Express had given all staff the opportunity to take one days paid leave to donate their time to support a charity of their choice. Everyone was encouraged to choose a good cause that they were passionate about.

So far we have had two days in which our staff have donated their time, this was at the Black Country Foodbank in Brierley Hill and the Blue Cross re-homing centre for cats and dogs in Bromsgrove.

Erin Nicholls, Kylie Corfield, Brook Poxon, Matt Cheadle and Charlie Kemp helped out for the day at the Brierley Hill Foodbank in February.

Volunteer duties included delivering and distribution of food, checking and weighing items, organisation and sorting out donations.

Then in March Helen Holyoake, John Askill, Clare Brindley and Chris Guess all spent the day at the Blue Cross. Their day consisted of taking multiple dogs for walks around big fields and playing with them while also spending time with the cats and making sure the animals felt cared for.

Other duties were helping to clean various rooms within the centre and a job that all four were particularly proud of was rearranging rooms to create space for a care room for employees to take time out in.



Long Service recognition for June

Congratulations to everyone below on your long service achievement with Commercial Express



Brook Poxon
Service Underwriter
9 years



Davinder Phagura
IT Developer
1 year



Ian Barnett
Account Manager
1 year



Phil Bowers
Finance Manager
6 years



Kylie Corfield
Administration Assistant in Compliance
1 year



Phil Caffery
Account Manager
1 year



Tom Cartwright
New Business Underwriter
7 years

COMING SOON...

We can tell you that there are numerous new and exciting product development projects currently underway, the first of which being the new Wages & Turnover scheme from Argo & Covéa, which we aim to launch in July.

New Wages & Turnover New Unoccupied – Commercial Property Owners



Thank you

We recently wrote to some of our broker partners who have historically paid us by cheque with an update to our accounts process. With the enforced lockdown and the safety and wellbeing of our staff in mind we communicated our intention to move away from accepting cheque payments from here on.

I would like to thank all of those brokers for your understanding and your assistance on the matter. The change has helped keep our staff safe along with assisting us to streamline our internal processes to offer a better level of service to both our brokers and insurers alike.

Kellie Stephens
Director of Operations



Football Season 2019/20

Kicked off again on the

17th June

Now is the perfect time to revisit where you are in the CE Fantasy Football League. Don't forget first prize is...

£2,000

with second place bagging...

£500

PLUS Manager of the month prizes which includes £50 a month including a football shirt of your choice or 3 bottles of champagne.

[Find out where you are...](#)

