



OUR INSURANCE PRODUCTS



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ADVANCE INSURANCE



Established in 1989



ABOUT US

Advance Insurance is a specialist, forward-thinking product underwriter dedicated to delivering a fast, personable, and modern service. As an approved Lloyd's Coverholder, we work exclusively with rated insurers to ensure quality and security.

We offer a comprehensive online quote-and-buy platform featuring more than 20 niche schemes. Our portfolio includes schemes for Commercial Combined, Landlords, Liability, Motor Trade, Property Owners and SME Packages. In addition to our digital capabilities, you'll have direct access to experienced underwriters whenever you need support.

Unlike many underwriters who quote on a net basis or split commission, we design all our products (excluding fleet) from the ground up. This allows us to build in competitive levels of commission for you.



YOUR TRUSTED INSURANCE PARTNER

We provide our broker partners with a high level of service which enables them to spend more time talking directly to their clients.



Rated Insurers



Competitive Commissions



Live Chat Available



Exceptional Customer Service



24/7 Online Trading Platform



24 Hour Agency Set Up

COMMERCIAL COMBINED

The Advance Insurance Small Business Commercial Combined policy is designed with simplicity in mind. It covers a wide range of trade sectors including Manufacturers, Retailers and Wholesalers.



Up to £2,000,000 sum insured per location



Competitive rates



Up to 25% no claims discount

Covers available

- ✓ Premises
- ✓ All Risks
- ✓ Business Interruption
- ✓ Goods in Transit
- ✓ Money
- ✓ Public & Products Liability
- ✓ Employers Liability
- ✓ Legal Expenses

Commission

20%

Minimum Premium

£500
(excluding tax and fee)

CONTRACTORS COMBINED

The Advance Insurance Contractors Combined is designed for Builders and Allied Trades who require cover for Public and Employers Liability Insurance with options to include own premises and contractors all risks covers.

Covers available

- Public Liability (mandatory)
- Employers Liability
- Premises
- Business Interruption
- Book Debts
- Goods in Transit
- Money
- Contractors All Risks
- Legal Expenses

Commission 20%



Key Advantages

- ✓ Up to £5m Public Liability
- ✓ Contract Works up to £2m
- ✓ Hired in Plant up to £250,000
- ✓ Own Plant up to £250,000
- ✓ Own Premises Cover up to £2m MD/BI sum insured per location
- ✓ Legal Expenses included as standard

MOTOR TRADE

The Advance Insurance Motor Trade Property and Liability scheme is designed for small to medium Motor Traders, either at a premises or mobile. Liability cover can be taken in isolation or as a combined package with the Property. Liability can be extended to include Service Indemnity, which covers your client against damage caused to the vehicle being worked on, as well as faulty workmanship.



- Up to £5m Public Liability
- Up to £2m sum insured per location
- Legal Expenses included as standard

Covers available

- Premises
- All Risks Away from Premises
- Business Interruption
- Book Debts
- Goods in Transit
- Money
- Public & Products Liability
- Service Indemnity
- Employers Liability
- Legal Expenses

Commission 20%

HOUSEHOLD



Standard Home Insurance

Our Standard Bedroom Rated Household Insurance is designed with simplicity in mind. Cover available for Buildings, Contents and Personal Possessions with low minimum premiums, competitive rates and a dedicated in house underwriter.

- ✓ Buildings Sum Insured up to £750,000
- ✓ Contents Sum Insured up to £75,000
- ✓ Bedroom Rated up to 5 Bedrooms
- ✓ UK based 24 hours claim line
- ✓ 20% Commission



Mid Net Worth Home Insurance

Our Mid Net Worth Home Insurance provides enhanced protection for homeowners whose property, possessions, and lifestyle require cover beyond the limits of a standard policy.

- ✓ Buildings Sum Insured up to £2.5 million
- ✓ Contents Sum Insured up to £250,000
- ✓ Fine Art, Antiques and Valuables up to £250,000
- ✓ Legal Expenses and Home Emergency included
- ✓ UK based 24 hours claim line
- ✓ 20% Commission

GET A QUOTE TODAY →

NON-STANDARD HOME INSURANCE

When our Standard Home scheme is not suitable, we will automatically provide a quotation under our sum insured rated product, designed to cater for a wider range of homes.



Cover available for

- ✓ Permanent Homes, Weekend and Weekday Homes, Holiday Homes & Unoccupied
- ✓ Non Standard Construction
- ✓ Business Use/Working from home
- ✓ Criminal Convictions
- ✓ Lodgers, shared accommodation, Airbnb, part-let, annexed properties
- ✓ Occupied properties undergoing refurbishment
- ✓ Main residences with extended unoccupancy
- ✓ 20% Commission

KEY ADVANTAGES



Buildings Sum Insured up to £1,250,000



Contents Sum Insured up to £150,000



All Risks up to £25,000



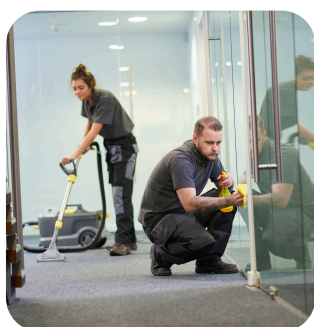
UK based 24 hours claim line

LIABILITY INSURANCES



General & Contractors

Advance Insurance is one of the leading Liability underwriters in the UK offering comparative Per Person and Wages & Turnover based quotations on over 400 trades and professions with options available for Employers' Liability and Contractors All Risks.



Cleaning Contractors

Public Liability insurance designed for a wide range of Cleaning Contractors. Optional extensions include Damage to Property, Key Holding, Fidelity Guarantee, and Financial Loss, with additional cover available for Employers' Liability, Business Equipment and Tools.



Courier

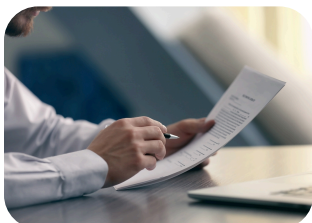
Courier Liability insurance designed for Couriers operating up to 10 vehicles, each with a maximum gross vehicle weight of 8.25 tonnes. Cover includes Public Liability up to £10 million with options for Employers' Liability and Goods in Transit up to £50,000 per vehicle.



Electrical Contractors

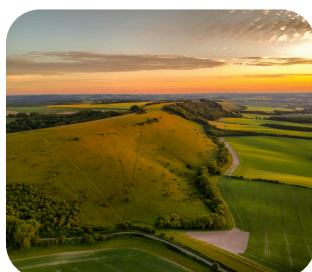
Public Liability insurance designed for Electrical Contractors, including cover for the installation of Electric Vehicle Chargers, Solar Panels, and Air Source Heat Pumps. Efficacy and Legal Expenses are included as standard, with optional extensions available for Employers' Liability, Professional Indemnity, Business Equipment and Goods in Transit.

LIABILITY INSURANCES



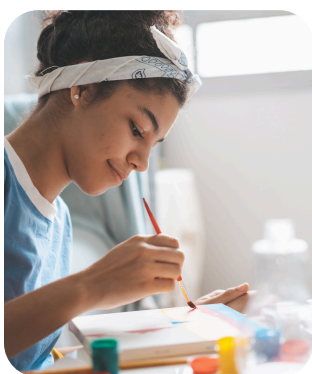
Excess of Loss

The Advance Insurance Excess of Loss Liability provides the perfect top up of the primary insurance policy with up to £10 million in excess layer of the primary layer



Land Owners

The Land Owners Liability scheme provides Public Liability cover for Grazing, Moorland, Woodland & Pastureland, Private Roads, Rough Country, Development Sites and Self-Build.



Made at Home

The Made at Home insurance is designed to bridge the gap between a standard household policy and a commercial combined package. Created for small businesses that manufacture products from home, with cover for selling online, at craft fairs, pop-up shops, street food stalls, and farmers' markets.



Outside Catering

Outside Caterers Liability insurance designed for a wide range of Catering trades, including Catering Trailers. Standard cover includes £5 million Public Liability, Employers' Liability, £1,000 Stock cover and Legal Expenses, with optional extensions available for Business Interruption, Portable Catering Equipment, Deterioration of Stock and Money.

MOTOR FLEET

If you have clients with two or more business vehicles (cars &/or commercial vehicles), have you considered offering them a mini fleet policy? Mini fleet provides a number of benefits, including:

- A single renewal date and premium
- Lower premiums
- Claims experience rating rather than NCB
- Any driver policies
- Discounts for Risk Management
- Better renewal retention
- Vehicles can be added mid-term, as they fall due for renewal
- Directors personal vehicles can be included

We can offer quotations for existing fleets, or new fleets that have been individually NCB rated, with a fast turnaround.

Changing to a fleet policy could mean significant savings in premiums, as well as easier administration for both you and your client, as claims and adjustments are easier to process with just one policy and insurer.



Our Fleet Policies are backed by large, name brand insurers who provide competitive premiums and 1st class claims service.



Did you know we also offer cover for Single Business Vehicles (cars, vans & HGV's)? Contact our expert team for more details.

PACKAGE INSURANCE



Package Insurance

The Advance Insurance Package Insurance is designed to meet the diverse needs of businesses across a wide range of industries. Our policies combine multiple covers into one convenient SME Package product, with options available for Buildings, Contents, Business Interruption, Public Liability, Employers' Liability, and Legal Expenses.

Key advantages:

- ✓ Up to £2m MD/BI cover at any one location
- ✓ Flexible, customisable options
- ✓ Wide range of trades

Hotels



The Hotels & Guest Houses scheme is a tailor made package designed for up to 12 bedroom hotels & 8 bedroom guest houses and B&Bs.

Office



The Office scheme is a tailor made package designed for all types of offices from Accountants to Web Site Designers.

Restaurants



The Restaurant scheme provides cover for Cafés, Coffee Shops, Sandwich Bars, Tea Rooms and General Restaurants.

Rural Pubs



The Rural Pubs scheme is a tailor made package designed for established well run food led pubs located in rural areas.

Shops



The Shop scheme is designed for a broad range of retail businesses, including bakers, grocers and hardware stores.

Takeaways



The Takeaway scheme caters for high street takeaways, including fish and chip shops, that are committed to maintaining high food hygiene standards.

PROPERTY OWNERS



Commercial

The Commercial Property Owners product provides cover for Buildings, Contents, Loss of Rent and Property Owners' Liability for over 650 trades and occupations including Retailers, Wholesalers, Distributors and Manufacturers.

- ✓ Buildings sum insured up to £2,000,000 any one location
- ✓ Loss of Rent available for 12, 24 and 36 months
- ✓ Property Owners Liability up to £5,000,000
- ✓ Up to 25% no claims discount
- ✓ Multi Property Scheme

Commission 20%

Minimum Premium

£200 (excluding tax & fee)



Residential Let

The Residential Landlords policy provides cover for Buildings, Contents and Legal Liabilities for houses, bungalows, maisonettes, individual flats and blocks of flats let to Professionals, Students, DSS and Asylum Seekers. This scheme can also accommodate Holiday Let and Unoccupied Properties.

- ✓ Buildings sum insured up to £1,750,000
- ✓ Contents sum insured up to £75,000
- ✓ 25% Loss of Rent as Standard
- ✓ Landlords Legal Expenses as Standard
- ✓ Multi Property Scheme

Commission 25%

Minimum Premium

£150 (excluding tax & fee)



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