



WAVENEY

Commercial Insurance Financial Services Risk Management

welcome

In this brochure you will find information on our range of client services from General Commercial Insurance to Financial Services and Risk Management support such as disaster recovery and health and safety.

The Waveney Group was established in the Suffolk coastal town of Lowestoft in 1964. We have steadily grown, both organically and through acquisition, so that today, our offices in Norwich, Lowestoft, Peterborough and Ipswich cover the whole of the East Anglian region and beyond. Our team of over 40 experienced broking staff look after the needs of thousands of clients, many of whom have been with us from those early days.

We are proud to say that it is both our attention to detail and the ability to negotiate very good rates from Insurers that has enabled us to grow as we have. Our senior team have been with the business for many years which means that we are very well connected to leading Insurers.

In addition to our first rate local service, Waveney Insurance Brokers (Commercial) Limited are a Brokerbility Group company. This enables us to significantly increase our buying and negotiating power for policy wordings and claims negotiations. Through Brokerbility, a powerful national group of brokerage firms, we have access to unique insurance schemes, wide policy wordings, beneficial products and rates on a par with any national broker.

In recent years we have enabled many small companies with high insurance costs to get the price benefits of economies of scale by joining one of our expanding range of specialist schemes catering for particular sectors or risks.

Our Financial Services team has also been strengthened to provide advice across the whole region on pensions, employee benefits, business protection and investments.

We believe strongly that our people make the difference. We invest heavily in their training, future career progression and creating a harmonious and stimulating working environment. Most of our team have at least 10 years service with Waveney and are either professionally qualified or have many years experience in the insurance industry. We encourage all employees to constantly update and extend their professional qualifications.

I hope you will find in these pages assurance that we can meet all of your Insurance and Financial Services needs and more.



Graham Cook
Managing Director

General Commercial Insurance

Putting the client first

our commitment to you includes:-

- Access to a wide range of Insurers including the London market
- Using our size and influence to endeavour to source and negotiate the best terms in the insurance market
- A dedicated Account Executive will always look after your business
- A clear, detailed summary of the insurances arranged
- Annual reviews against the market to ensure premiums are being kept in line with market conditions
- Excellent ongoing service and support, with regular review meetings where required



Offshore including Ship Repair

Big enough to matter...

Waveney has over 40 years experience and an international reputation for arranging both simple and complex insurance and risk management programmes for the energy sector, including consultancy, surveying, construction, vessel operators and decommissioning. We have developed our own specialised wordings and underwriting authority for certain activities.



Construction



Fleet and Commercial Motor



Manufacturing



Engineering

"Our association with Waveney Insurance Brokers spans four decades and it is a pleasure to work with them. They understand our business and provide a friendly professional service for all our insurance requirements."

Andrew Fowell, Hughes Electrical.



Renewable Energy

...small enough to care

Waveney has always had at its heart the provision of service and support to small and medium sized enterprises (SMEs). Our special underwriting schemes with major International Insurers usually enable us to offer better terms and interest free instalment facilities for small businesses.



Professional Services



Leisure



Small Business Sector



Agricultural

"Mike Cox and his team have given us great value and service for the past 30 years. Their consistently excellent professional approach has been invaluable to us."

Henry Chevallier Guild, Aspoll Cyder Co.

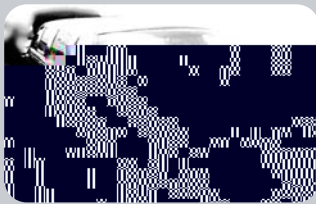
Schemes

We are always looking to create new groupings but some of our most successful examples are:-



Driving-School-Insurance
01603 753888

www.driving-school-insurance.eu



Private hire prestige limousines and chauffeurs
01603 753888

www.chaffeur-insurance.eu



International Association of Geophysical
Contractors (IAGC) 01603 630472
www.schemes-uk.com



Dental & Medical Practices
01473 269444

www.surgery-insurance.eu



Domestic and International Removals
Contractors 01502 509400
www.removal-insurance.eu

At Waveney we have used our resources to pioneer an innovative approach to getting better insurance deals for our customers. A "Scheme" is a means of providing insurance covers for groups of companies and individuals who share a degree of similarity in their business type and insurance needs. Because of the high volume of policies which we negotiate under each scheme, Insurers are able to reflect the potential size of these 'virtual niche markets' in their terms and premiums.

Insurance cover provided under each of the schemes is 'market leading' and often contains innovative features not always available under other competing facilities.

Waveney provides each of its scheme customers (both group and individual) with: -

- Excellent premiums - usually the best available within the UK insurance market
- Modern policy wordings
- Pro-active claims handling

"We operate a very large driving school and have always found Waveney to be highly professional and easy to deal with. They have provided excellent premiums for our fleet vehicles."

Bill Plant Limited.

Risk Management

security through knowledge

Risk Management Analysis Services (RIMAS) is a joint venture, specialising in embedding Risk Management into Business Planning. Advice, surveys and support are available on:-

- Health and Safety Risks
- Employment Law Compliance
- Environmental Management
- Disaster Recovery Planning
- Security
- Commercial Risks (e.g. customer mix, gearing, etc.)
- Business Planning

Contact RIMAS on 01493 667985 for advice

Financial Services

Keeping an eye on the big picture

At Waveney Group we believe that managing **total risk** should include both Corporate and Personal Financial Planning. We operate with the highest standard of ethics and we are proud of the trust placed in us by our clients.

Our team of highly qualified and experienced Financial Advisors offer both independent and whole of market advice. We will be pleased to help you meet your personal and corporate objectives, including advice on:-

- Corporate benefits packages
- Group or private pensions
- Pension transfers
- Retirement packages
- ISAs and other tax efficient investments
- Direct investment (on and offshore)
- Investment Bonds
- Trusts
- Inheritance tax and estate planning



"We have always found the Advisors at Waveney Financial Services Limited to be extremely well-informed, helpful & professional."

Christopher Sayers, Finance Director, Trett Consulting

Norwich

Commercial Insurance

Seymour House, 30-34 Muspole Street
Norwich, NR3 1DJ
Tel: 01603 630472
Fax: 01603 663749



Norwich

Schemes Division

Schemes Suite, Seymour House
30-34 Muspole Street, Norwich, NR3 1DJ
Tel: 01603 753888
Fax: 01603 305080



Peterborough

Commercial Insurance and Financial Services

69 Park Road, Peterborough
PE1 2TN
Tel: 01733 552214
Fax: 01733 347021



Lowestoft

Commercial Insurance and Financial Services (Registered Address)

127/128 Bevan Street East
Lowestoft, Suffolk, NR32 2AJ
Tel: 01502 509400
Fax: 01502 501026



Ipswich

Commercial Insurance

2nd Floor, 20 Queen Street
Ipswich, IP1 1SS
Tel: 01473 269444
Fax: 01473 225606



WAVENEY

Commercial Insurance Financial Services Risk Management

www.waveney-insurance.co.uk

Commercial Insurance: commercial@waveney-insurance.co.uk

Schemes Division: admin@schemes-uk.com

Financial Services: info@waveneylp.com

Safety and Risk Management: enquiries@rimas.co.uk

Big enough to matter, Small enough to care



Brokerbilty (braokabilti) n.,
pl. -ties, possession of necessary banking
skill, competence, or power; (considerable
proficiency in) natural capability.

Company Registrations:

Waveney Insurance Brokers Limited - 823736, Waveney Insurance Brokers (Commercial) Limited - 2511992,
Waveney Group Schemes Limited - 3251997, Waveney Financial Services Limited - 3675966
All companies registered in England. Registered address: 127-128 Bevan St East, Lowestoft, Suffolk, NR32 2AJ

Members of the International Association of Geophysical Contractors, British Insurance Brokers Association, the Institute of Insurance Brokers and Brokerbilty, a major national insurance broking group.

Waveney Insurance Brokers (Commercial) Limited and Waveney Group Schemes Limited are authorised and regulated by the Financial Services Authority.

Waveney Financial Services Limited is an appointed representative of Burns-Anderson PLC which is authorised and regulated by the Financial Services Authority.