



OTHER COMMERCIAL INSURANCE

Oasis Property Insurance Services Ltd 2009



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In order to obtain the best possible terms for our clients we will work with you to identify your demands and needs and then find you the best suited policy at competitive terms. Oasis may not always quote the lowest premium but we will endeavour to ensure the cover offered is suited to your business activities. Insurers may impose certain restrictions and we will discuss these in detail with you before making our recommendations.

Oasis has access to a wide range of Insurer's products and enhanced policy covers. The Insurers considered will vary depending on the type of insurance cover requested. Oasis has good relations with underwriters and we use quality Insurers. Policy summaries will be provided whenever possible and in accordance with FSA Contract Certainty all insurance documents issued by Insurers will be sent to you.

If required, we can ensure that your policies become renewable with a common renewal date so you only have to deal with your insurances once per annum.

You will have 24-7 access to your account handler to cater for emergencies. All e-mails, text messages and telephone calls are monitored out of office hours as client service is our priority.

Oasis do not negotiate enhanced commissions with Insurers without our clients knowledge and we will agree any fees with clients in advance. Broker income disclosure is not currently compulsory for commercial insurance by the FSA but we are happy to disclose our income to our clients upon request as detailed in our Terms of Business Agreement (TOBA).

Below are some of the more common policies available:

High Value Home Insurance

This insurance is for clients with higher sums insured, listed properties, non-standard constructions, or unusual properties.



There are so many places to buy home insurance now, it seems like everyone is offering it. However, there are still a lot of customers that are not catered for by the vast number of standard home insurance solutions that have hit the market in recent years.

We at Oasis specialise in solutions for clients with older or listed properties, non-standard constructions, or have higher sums insured to protect. We look at insurers that don't simply provide one-size-fits-all products, but treat our clients as individuals, and take their lifestyles into consideration. The product should fit the client, and not the other way around. And it doesn't have to cost the earth either! We are still saving our clients money, and in the current economic climate, that has got to be a good thing.

Directors & Officers Liability

It sounds so obvious, yet too many put off purchasing this level of insurance cover believing 'the company' will take the rap and they will escape without any liability for mismanagement.

D&O insurance is designed to secure the protection of personal liability of directors from potential actions brought against them as a result of their conduct in day to day operations which could be disastrous.

The duties of a director have been established over the years in law, and regulation can be broken down covering: a) Duty of Care, b) Fiduciary and c) Statutory obligations. Management actions from Health and Safety, Unfair Dismissal, Sexual Harassment, to mergers or acquisitions, misrepresentation of company activities, conflicts of interest all come under the directors remit.

As if that wasn't enough, it needs to be understood that there is a far greater awareness on the part of third parties (Employees, Shareholders, Clients) to the duties and responsibilities of a director than ever before; and lawyers are now more than prepared to act on behalf of plaintiffs on a no win no fee basis.

Many will still feel it won't happen to them. A fair point, but the economic environment has changed dramatically from how it was, and the logic of not having this cover now needs further consideration.



Professional Indemnity

Professional indemnity insurance has always been treated as a more specialist area than others. What many companies fail to recognise is that they do really need professional indemnity insurance cover. They put their historic knowledge of cost as making it a prohibitive exercise. Rates are not as high as they once were so it now makes business sense to ensure you have professional indemnity insurance.

A point you may not realise is that many clients today expect their service provider to hold a professional indemnity insurance policy. Your clients may not be prepared to establish a working contract without seeing evidence that the professional indemnity insurance cover is in place.

Accident & Health

We offer comprehensive cover for all industries and organisations. We can arrange cover include broader wordings than most insurers.

Key covers

Employer programmes

- 1. Group personal accident** - purchased corporately covering all or key employees
 - a. Accidental death - including dependant's benefit
 - b. Total loss of hearing
 - c. Total loss of speech
 - d. Weekly benefits
 - e. Medical expenses
 - f. Hospitalisation expenses
 - g. Permanent and partial disability

- 2. Business travel**
 - a. Personal money
 - b. Personal liability
 - c. Hijack and kidnap
 - d. Replacement expenses
 - e. Overseas medical expenses, emergency repatriation expenses and travel expenses - includes continuation cover for emergency repatriation



- f. Personal property - including baggage delay, loss of passport and business equipment/documents cover
- g. Cancellation and curtailment - including travel delay

3. Expatriate annual holiday travel

A holiday travel product for expatriates and their families covering trips outside country of secondment or origin.

4. Afinity group programmes

Compulsory membership benefit

Motor Fleet

Fleet insurance cover normally relates to a minimum of 5 vehicles but some Fleet Motor Insurance assumes 12 as the minimum. Oasis will be happy to consider your Motor Fleet requirements but only as a part of an insurance portfolio and not in isolation.



Engineering

Inspection cover to meet statutory requirements can be arranged in isolation although we can also arrange for a policy to include insurance cover as well and we will discuss your demands and needs to ensure that the cover offered meets your requirements.

Personal home and motor insurance

Oasis does not target home buildings or contents insurance, or personal private car insurance. However, for the more "affluent" clients we will arrange "High Net Worth" policies to cater for your home and motor insurance demands and needs. Most of these policies also have the facility to add annual travel insurance or cover for your holiday home. If you are lucky enough to require cover for a Bentley, Ferrari, Lamborghini or the like plus your additional vehicles, buildings, contents and Works of Art Oasis have connections with Insurers to arrange excellent cover and will be happy to discuss your requirements with absolute confidentiality.