

CONTACT US

OUR LINES ARE OPEN MONDAY – FRIDAY, 9AM – 5PM.

☎ 01743 770500

✉ ADMIN@1STCHOICEINSURANCE.CO.UK



MAKING COMMERCIAL INSURANCE, PERSONAL

- ✔ Partnered With 80+ Insurance Companies
- ✔ Great Advice & Great Customer Service
- ✔ Trusted by 1,000's of UK Businesses



1st Choice Insurance is a trading name of Broker Business Direct Ltd which is Authorised and Regulated by the Financial Conduct Authority under firm reference 709115. Broker Business Direct Ltd is registered in England and Wales. No. 08273092. See website www.1stchoiceinsurance.co.uk for our privacy policy and terms of business agreement.



WHO IS 1ST CHOICE?

At 1st Choice Insurance, we are driven to provide every client with a great value insurance policy with unbeatable customer service.

Established in 2012 and based in Shropshire, we now provide insurance for a wide array of businesses up and down the United Kingdom.

We work with over 100 insurance companies in the UK, meaning no matter your business, size, or location – we can try and find a suitable policy for you.

OUR CORE VALUES

We believe in good work ethos at 1st Choice Insurance. We make sure our internal brand echoes our key values. That's why we came up with the 3 Ps. These are People, Process, and Professional.

- ✓ **People:** We invest in the right people, continually training our staff.
- ✓ **Process:** Always providing an efficient service to each and every client.
- ✓ **Professional:** Understanding clients needs in a fast paced industry.

ALWAYS HERE TO HELP

Great customer service is our main priority. You can contact our friendly team via email, SMS, Webchat, WhatsApp, or by phone where we typically answer calls within 1 minute.

We also offer a 24/7 claims line through our trusted partner, so there is always help on hand when you need it the most. So that's us...

1st Choice Insurance, Making Commercial Insurance, Personal.



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FLEET INSURANCE

[Insures a group of vehicles under one policy]

As leading Fleet Insurance brokers, 1st Choice is here to offer a flexible Fleet Insurance policy tailored to the needs of your business.

Fleet Insurance provides cover for your business vehicles under the convenience of one policy. You will need at least two vehicles to be considered for a fleet policy. You can insure drivers to most vehicles, or you can assign named drivers to vehicles.

A fleet policy has the flexibility to cover as many vehicles and vehicle types as your business operates, whether that may be a fleet of delivery vans, numerous company cars, or a taxi business.

HOW CAN IT PROTECT YOU?

In addition to protecting you against fire, theft, and third-party injury, Fleet Insurance can also cover damage to the company vehicles.

If an insured driver causes an accident, the policy can still pay for the repair costs.

✔ **Fleet Specialists:** We have access to some of the largest insurers in the UK.

ADVANTAGES

- ✔ **It saves you time.** Fleet Insurance is easier to manage, as you will only have one renewal date and one policy to take care of.
- ✔ **It's cost effective.** Instead of paying multiple premiums on multiple policies, we can help you find suitable cover with a reasonable price for your vehicles.
- ✔ **It offers more flexibility.** Covering your workforce to drive most vehicles. Vehicles can easily be added or taken off your policy throughout the year.



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COMMERCIAL MOTOR INSURANCE

[Insures vehicles used for business]

Commercial Motor Insurance is a type of insurance policy, specifically designed to protect people in the automotive industry from loss or damage relating to their business.

To take out a Commercial Motor Insurance policy, you must be working in a business within the automotive industry and meet specific criteria and restrictions. For example:

- ✔ Taxi Drivers
- ✔ Courier Drivers
- ✔ Van Drivers
- ✔ Fleet Owners
- ✔ HGV Drivers
- ✔ Coach Drivers

HOW CAN IT PROTECT YOU?

Commercial Motor Insurance can protect your business in many ways. It can protect you against damage to vehicles that are on your premises, vehicles that you drive or work on as part of your business, members of staff driving vehicles for the business, and ultimately claims made against you or your workers by members of the public.

✔ **Bespoke cover:** We can build a bespoke policy for most commercial vehicles.

ADVANTAGES

The advantages of Commercial Motor Insurance run far and wide, including protection against:

- ✔ Fire and Theft
- ✔ Accidental damage
- ✔ Extensive road risk cover
- ✔ Extensive Public Liability and Employers' Liability protection

A combined policy like this allows you to receive the protection you need in a flexible and affordable motor trade policy package.



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LIABILITY INSURANCE

[Protection from potential lawsuits or claims made against you]

Liability Insurance makes it easy to protect your business against claims from employees, customers, or members of the public.

It covers two key financial risks. One is the legal cost of defending a claim, the second is the compensation that you may be directed to pay to the injured or wronged party, plus their legal costs, if a claim against you is upheld.

HOW CAN IT PROTECT YOU?

Employers' Liability Insurance can pay the compensation amount and legal costs if an employee, or an ex-employee, claims compensation for a work-related illness or injury.

Public Liability Insurance protects your business against third-party claims from the public. It is there to protect you if someone gets accidentally injured, or their property is damaged as a result of your business activities.

Product Liability Insurance cover can offer protection if someone makes a claim for an injury, or even damage, caused by a defective product that your business is involved with.

✔ **Cover for most trades:** We can insure most trade occupations in the UK.

ADVANTAGES

The most important advantage of investing in Liability Insurance is that it provides your workers with a higher sense of security.

- ✔ **Protect your finances in the event of a claim**
- ✔ **Help protect the reputation of your business**
- ✔ **Get help with legal costs and legal advice**
- ✔ **One of the best value insurance policies**
- ✔ **Choose the best cover limit for you**



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HGV INSURANCE

[Tailored cover for the use of a heavy goods vehicle]

HGV Insurance is important for your business, as some of the biggest vehicles on the roads – from 3.5 tonnes up to 44 tonnes – HGVs can present significant risks. It is imperative that they are protected against these risks with commercial HGV Insurance.

We offer you a great quote, from haulage fleets to a single driver on their own truck, even HGV Insurance for young drivers.

At 1st Choice Insurance, our team will compare and find a fitting policy for your requirements, saving you time & hassle.

HOW CAN IT PROTECT YOU?

Insurance for HGVs will help protect drivers and your business. Policies can include Goods in Transit cover, Employers Liabilities, Public Liabilities, Personal Injury, Business Interruption and much more.

We can provide comprehensive cover that includes protection against loss or damage to the vehicle itself, but also covers injury or damage caused by your HGV.

At 1st Choice Insurance we recommend getting a HGV insurance quote from a member of our team, and we will talk to you to discuss your insurance needs.

✔ **HGV experts:** Our fully tailored Commercial HGV cover aims to be flexible, strong, robust, and affordable.

ADVANTAGES

We offer a wide range of Truck Insurance policies, including Motor, Goods in Transit (GIT), Public and Employers' Liability, Breakdown, Income Protection, Commercial Property, Legal Cover, Uninsured Loss Recover (ULR), Commercial Legal Expenses, and Engineering.

- ✔ Great support and a 24/7 claims service
- ✔ Access to breakdown cover
- ✔ For single vehicles and fleets alike
- ✔ Cover from leading insurance brands



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FLEET SERVICES

[A range of solutions to better manage your fleet]

At 1st Choice Insurance, we like to exemplify our dedication to Risk Management and Mitigation in order to make your Commercial Fleet as safe as possible.

This incredible synergy has led to us offering unique discounts within our insurance markets, which sets us apart from other more traditional brokerages.

WHAT CAN FLEET SERVICES OFFER?



TELEMATICS & CONNECTED CAMERAS

We have a number of options available, ranging from traditional apparatus technology, to full HGV specific solutions. We will work with your business to utilise the data in the best way possible and help build fact driven business cases when searching the market for your insurance renewal.



FUEL CARDS

Whether it's to cut costs on rising fuel prices or offset carbon emissions, we offer a fantastic solution for most business sizes. With the UK's largest InterCity links as well as supermarket prices, we can assist you in bringing costs down at the pump.



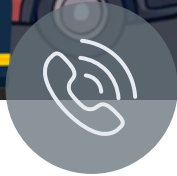
FLEET MANAGEMENT AND COMPLIANCE

We offer a number of services aimed at keeping your fleet safe and compliant, including a partnership with the only FORS Accredited Fleet Management Software provider. These can range from bespoke risk assessment programmes for your full fleet, through to driver policies, handbooks, licence checking, and walk around safety checks.



DRIVER TRAINING AND RISK ASSESSMENTS

Following any analysis through our Driver Training and Risk Assessment programmes, along with the use of Driver Behaviour Technology in our Telematic Solutions, we can offer bespoke training for any fleet requirements.



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MOTOR TRADE INSURANCE

[Insures vehicles you have purchased to sell or customers vehicles]

A Motor Trade Insurance policy from 1st Choice Insurance is designed to protect a wide range of automotive professions.

Motor Trade Insurance is a policy that's taken out by someone who runs a business involving vehicles. This can range from cars to trucks and can provide cover for businesses that deal with their customers' vehicles as well as their own.

Policies can include:

- ✔ Employers Liability
- ✔ Public Liability
- ✔ Product Liability
- ✔ Material Damage
- ✔ Extra Drivers

HOW CAN IT PROTECT YOU?

When a Motor Trade business deals with customer vehicles, they are taking that vehicle into their 'care, custody and control' which therefore requires a specialist insurance policy to cover that.

Motor Trade Insurance can cover a wide variety of business types, including vehicle sales and servicing to car valets, breakdown services, motor mechanics, car traders and more.

✔ **Cover for most trades:** We can insure most Motor Trade occupations in the UK.

ADVANTAGES

Road risks: A road risks policy allows you to drive your own vehicles as well as other vehicles that you don't own for the purpose of carrying out your motor trade activity, whatever that may be.

Parts only cover: Usually, third party is the most basic level of motor trade insurance cover available, but depending on the nature of your business, you may also have the option to choose 'parts only' cover. This does not provide legal protection when taking customers' vehicles out on the road.

Combined Motor Trade Insurance: This type of policy provides cover for road risks as well as equipment and even your premises. Combined Motor Trade Insurance may be more reasonably priced than several separate policies.



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TRADESMAN INSURANCE

[Protects from incidents within the workplace or claims made against you by the public]

Tradesman Insurance, also known as Contractors Insurance, is a form of business insurance designed to protect tradespeople against potential loss or damage.

This specialist form of insurance can be taken out by a range of tradespeople, including builders, painters, decorators, electricians, plumbers, cleaners, and specialist subcontractors.

Instead of taking out separate policies, we can build an easy-to-manage Tradesman Insurance policy to protect your business.

HOW CAN IT PROTECT YOU?

Illness and injury: An employee breaking an ankle at a client's house could mean several jobs are put on hold.

Accidents: Protecting you from any potential mishap or injury, whether that may be in a customer's home, or on-site.

Damaged equipment: If you use a generator to power tools on site and it's damaged, it means your work has to stop.

✓ **Cover for most trades:** We can insure most trade occupations in the UK.

ADVANTAGES

Tradesman Insurance supports and covers a wide range of trades. It can have many advantages for tradesmen, including:

- ✓ **Combining multiple policies into one, making it easy to manage, and saving you time**
- ✓ **Remain protected and keep earning income regardless of what happens**
- ✓ **Protect you from loss and damage to your tools and materials**



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COMMERCIAL COMBINED INSURANCE

*[Insures various types of key
business cover in one policy]*

This comprehensive policy includes all the protections typically required by modern businesses, including, Property Damage, Business Interruption, Employer's Liability, Public Liability, Personal Accident Cover, Money, Goods in Transit and many more.

Commercial Combined Insurance can be tailored to meet your businesses needs, with individual coverage options either extended or reduced, according to your requirements.

HOW CAN IT PROTECT YOU?

Public Liability Insurance provides cover for legal costs associated with claims brought against you by members of the public.

Employers Liability Insurance is a legal requirement if you have any employees and will protect you against any claims.

Products Liability Insurance is useful if you are a distributor or manufacturer of a product.

Stock Cover will protect your business if you are burgled or stock gets damaged.

Business Interruption Insurance should you need to close your business for any length of time.

✓ **Cover for most businesses:** We can insure most business types in the UK.

ADVANTAGES

There are numerous advantages of a Commercial Combined Insurance policy, many of which are hard to distinguish without speaking to an insurance broker.

Whilst individual insurance contracts might seem like a good way to save money, this way of working will leave significant gaps in your cover.

- ✓ **Combine all your cover into one neat policy**
- ✓ **Deal with one insurance company, one broker**
- ✓ **Get bespoke cover that fits your business**



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COMMERCIAL PROPERTY INSURANCE

[Insures your business premises for repairing and rebuilding or replacing any stock or equipment]

Commercial Property Owners' Insurance is a form of building insurance designed to protect property owners from loss or damage related to property ownership.

Property owners who are landlords have different needs than most homeowners, with specialist insurance providers able to create custom policies that combines multiple individual protections under a single, easy-to-manage policy.

HOW CAN IT PROTECT YOU?

Commercial Property Owners' Insurance can protect your properties from damage, liability claims, malicious activity by tenants, failure of utilities, and much more. Your cover can be tailored exclusively to you.

✔ **Cover for most businesses:** We can insure most business types in the UK.

ADVANTAGES

- ✔ It can cover the cost of repairing or rebuilding your premises or replacing your stock or equipment.
- ✔ Giving you that peace of mind when your property is unoccupied or if you must leave it vacant for a long period of time.
- ✔ Covers loss of rent when a commercial building can no longer be rented due to physical damage to the building.



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REBUILD COST ASSESSMENT

Underinsurance is a huge problem in the UK. It's reported that a staggering 80% of UK properties may not be insured for their correct value.

If you underinsure the property and suffer a loss, the insurers may cut the claims costs to reflect the underinsurance. This is what they refer to as the 'average clause' and applies whenever an 'agreed value' has been applied.

WHY GET A SURVEY?

In recent years, the cost of labour and materials has increased dramatically. When calculating your rebuild costs you need to consider:

- ✔ **Demolition and Clearance fees**
- ✔ **Surveyor costs**
- ✔ **Architect fees**
- ✔ **Planning permission**
- ✔ **Cost of materials**
- ✔ **Labour charges**
- ✔ **Fixtures & fittings such as kitchens and bathrooms**

With the risk of underinsurance being an ever-increasing issue, 1st Choice has gained access to a company that can provide either a desktop or onsite assessment from a professional expert. As the product is regulated by RICS (Royal Institute of Chartered Surveyors), the outcome should give you peace of mind that the property has the correct level of coverage in the unfortunate event you need to make a claim.

CONTACT US

As a broker, we can provide the Rebuild Cost Assessment at a discounted rate.



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WE CAN BUILD A BESPOKE POLICY FOR YOUR BUSINESS

At 1st Choice Insurance we understand the importance of protecting your business. That's why we can offer cover for most aspects of your business, including the exposures you might not have thought about before.

With a wide range of great additional products designed to enhance your policy, we ensure that no policy has any gaps in cover.

WHAT WE OFFER

We can offer a wide range of additional insurance policies such as:

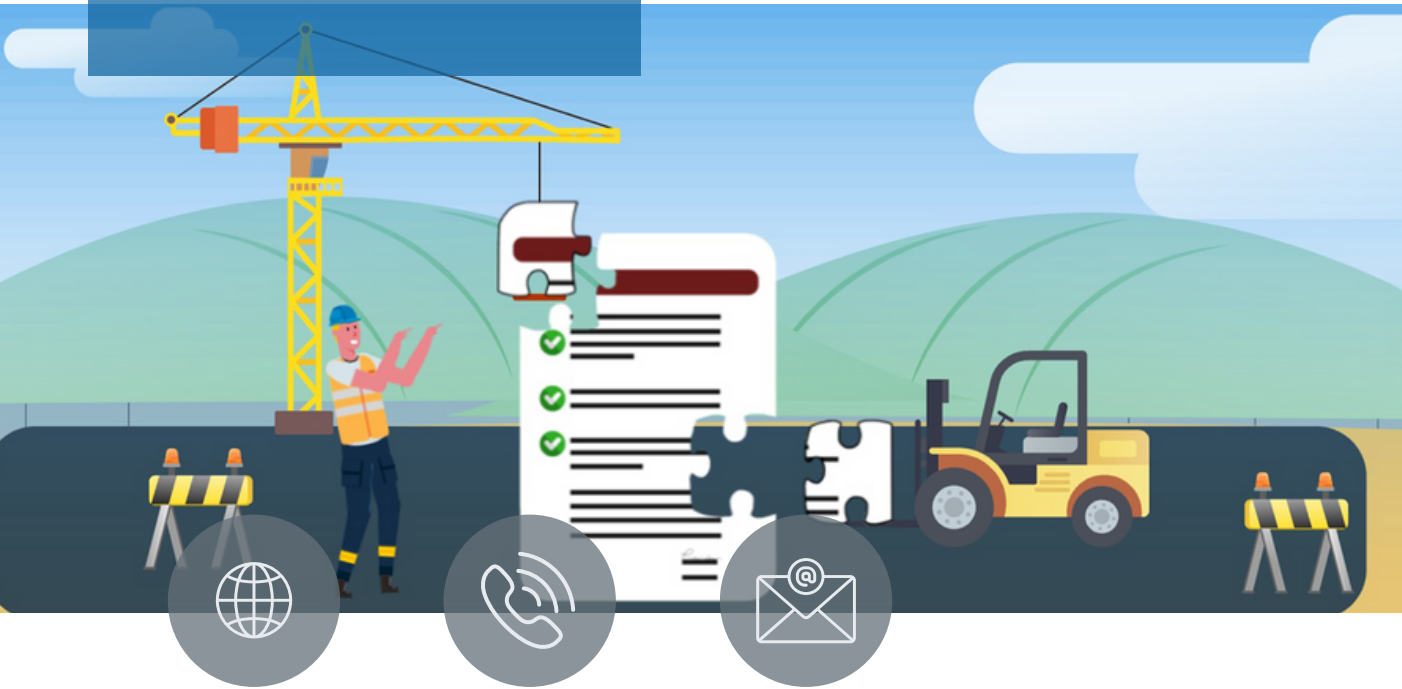
- ✔ **Breakdown Cover**
- ✔ **Guaranteed Asset Protection (GAP)**
- ✔ **Legal Expenses**
- ✔ **Directors & Officers Insurance**
- ✔ **Cyber Insurance**
- ✔ **Rent Protection**
- ✔ **Tool Cover**
- ✔ **Guaranteed Vehicle Hire**
- ✔ **Key Cover**

✔ **Great choice:** We can help improve the cover of most of our policy holders, at very little cost.

ADVANTAGES

By having additional insurance policies for your business, not only does it add extra protection, it gives you peace of mind that the majority of your insurance policies are in one place.

We compare and find the most suitable insurance policies on the market, ensuring you get the very best cover for your needs.



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CUSTOMER SERVICE

You could have the best insurance policy in the world that protects you from everything you would ever need, but if you had no way of contacting someone, or if you were kept waiting on hold for hours – it wouldn't really matter, would it?

At 1st Choice Insurance we:

- ✔ Have a 24/7 claims service
- ✔ Answer phone calls typically within 1 minute
- ✔ Aim to respond to emails within 24 hours
- ✔ Train our staff so they are able to support your business
- ✔ Offer friendly and helpful service

OUR ZERO BASED REVIEW

Do you wonder how well your current insurance policy is protecting your business? Has your business grown and you're not sure it's correctly insured? Well, here's how 1st Choice Insurance can help you...

- ✔ We do a zero based review to check your policy
- ✔ We ensure your policy actually protects your business
- ✔ We can help arrange a great policy for your business

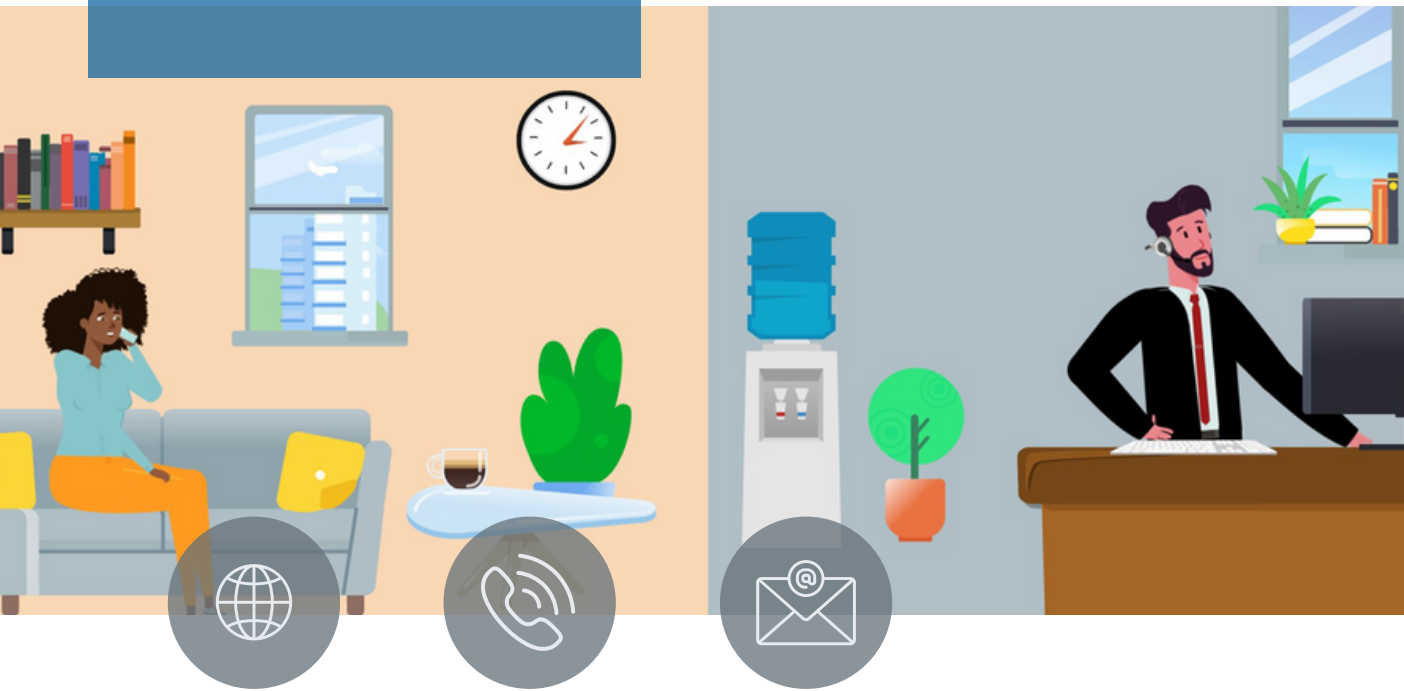
✔ **Service levels are what sets us apart:** Take a look at our clients reviews. They value our service!

SOME OF OUR REVIEWS

Adam ★★★★★
Fantastic service setting up fleet insurance.

Anonymous ★★★★★
Very quick response and great customer service!

David ward ★★★★★ ✔
good service, person I spoke with knew all about insurance



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