

Specialist Insurance for the Engineering Industry

Commercial Insurance Services

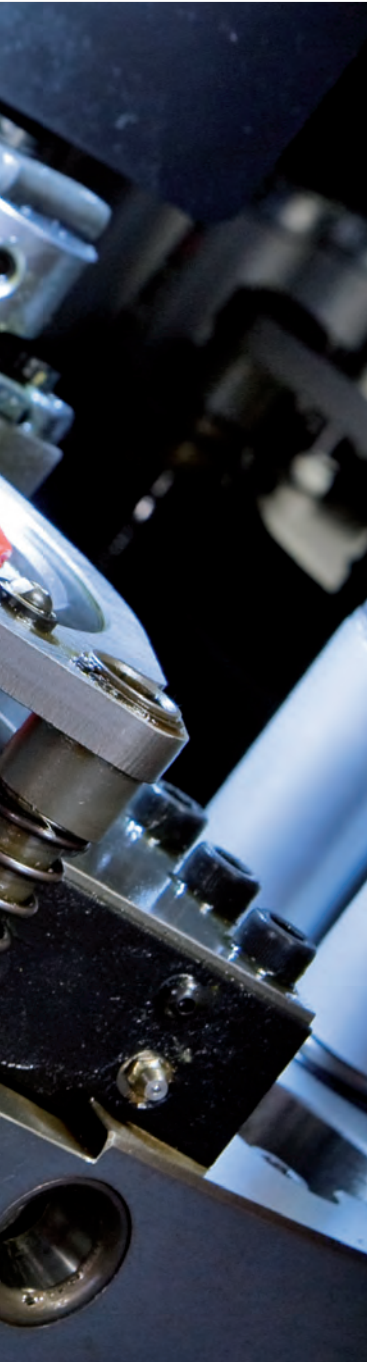


RKH
Insurance
Services



92% of RKH's new commercial clients received good or excellent customer service

Source: RKHIS new business customer satisfaction surveys (April 2009 - March 2010)



R K Harrison Insurance Services is one of the UK's leading providers of insurance solutions to the Engineering industry.

Our experience in the sector, together with our relationship with key industry partners such as EEF (The Manufacturing Organisation), ECIA (Engineering Construction Industries Association) and CBM (Confederation of British Metalforming), has helped us create a comprehensive insurance offering which is tailored specifically for engineers.

With a range of engineering policies coupled with enhanced industry specific cover and additional risk management tools to help you lower your claims, we can offer you significant benefits when they are needed most.

WORKING WITH R K HARRISON

- Award-winning provider
- Some of the most comprehensive policies on the market underwritten by leading insurers
- Access to enhanced industry specific cover not generally available elsewhere
- Experienced professionals, committed to matching appropriate cover and competitive premiums to your requirements
- A personal service from an experienced team who understand the engineering industry
- Approved by some of the engineering industries most influential trade associations

CLAIMS

A key part of any broker's service is ensuring that any claims you make are dealt with efficiently by individuals who have an understanding of your situation and will ensure that the impact to your business is minimised. You have the security of knowing that you will have access to a team of professionals who will be there to advise and support you if required.

PRECISION ENGINEERS • TOOLMAKERS PRESS WORKERS • SHEET METAL WORKERS FABRICATORS • OTHER SIMILAR ENGINEERING TRADES

POLICY FEATURES:

We have utilised our substantial knowledge of the industry, buying power and experience in providing solutions to a wide range of engineering sectors to provide a range of cover extensions at no extra cost. Key features include:

- **High umbrella limits** – Protects you against mid policy changes in material values or sums insured
- **Customers (£250k) & suppliers (£500k)** - business interruption cover for incidents occurring at the premises of your customers and suppliers that may affect your ability to make or supply products
- **Two years business interruption** - cover for the loss of profits and fixed expenses following a loss over a 24 month period
- **Personal accident** - cover for your staff members should they be involved in a work-based incident
- **Full theft** – full theft cover including walk in theft claims during business hours
- **Legal expenses** – cover for legal expenses, awards of compensation, data protection compensation awards, jury service allowances and witness attendance allowances

RISK MANAGEMENT FEATURES

Online Risk Management and Legal Support

Free to R K Harrison clients. Both of these systems will help you manage your risks more effectively and return your employees back to work more efficiently.

- **Risk Management** - A suite of online risk management tools designed to guide you through the risk management process, closing the loop in providing a solution following the identification, evaluation and control of risks
- **Legal Support** - An online system that produces tailored legal advice and documents that your business needs to support your employees, helping you to comply with legislation and assist you in doing business





STRUCTURAL STEEL ERECTORS • MACHINE MANUFACTURERS • FOUNDRIES • METAL FABRICATORS • ENGINEERS SUPPLYING HAZARDOUS INDUSTRIES

KEY FEATURES:

- **Products' Liability (including efficacy)** - £5m cover for injury or property damage caused by defects in goods.
- **Product Recall** - £50K cover for the cost of recalling a product
- **Personal Accident** – Up to £10k cover for your staff members should they be involved in a work-based incident
- **Crisis Containment Management** - £100k towards the fees of crisis consultants due to negative media coverage that may significantly affect the company's profits
- **Environmental Insurance** - £1m cover against the costs and fines incurred in remedying environmental damage
- **Financial Loss** - £100k cover for damages, costs or expenses you may be liable for following a customer's financial loss



RISK MANAGEMENT FEATURES

Medical Rehabilitation Programme

Medical rehabilitation provided to employees injured at work, regardless of fault and at no additional premium cost:

- Reviews by professional case manager to ensure most appropriate treatment e.g. depending on circumstances, private consultations, specialist treatments, complementary therapies etc
- Dedicated case manager to monitor treatment and recovery, to coordinate medical services and to liaise with insurers, lawyers, GPs, consultants keeping the employee informed throughout the process

This service is designed to work closely with you, the employer, to return injured employees back to the work place as efficiently as possible.

OTHER RISK MANAGEMENT SERVICES

The cover we provide you with will help protect your business and return it back to working order as soon as possible, but prevention is always better than cure.

An effective risk management programme enables you to operate a safer business environment as well as contributing to its security and stability.

In addition to the standard risk management features within our products we can negotiate preferential terms across a wide range of services to help you reduce and manage risk once identified and help prepare your business should an incident occur:

- Health and safety audits and surveys
- Risk assessments
- Noise and vibration assessments
- Environmental audits
- Energy audits
- Occupational health services
- Driver training
- Comprehensive range of training services

By committing to reduce and prevent risks you may be able to reduce your claims as well as your premiums.

ADDITIONAL SERVICES

To ensure that you have the complete insurance solution, R K Harrison Insurance Services provides a comprehensive range of products and has access to leading insurers.

Other products that you may need to consider include:

- Engineering Inspection and Insurance
- Directors' and Officers' Liability
- Professional Indemnity
- Group Travel
- Marine Cargo
- Motor Fleet
- Trade Credit



About R K Harrison

R K Harrison Insurance Services is part of the R K Harrison Group, a leading, independently owned insurance and reinsurance broker. With offices in the UK and Bermuda we specialise in providing insurance solutions for businesses, associations and private individuals both in the UK and internationally.

With premiums in excess of £1.1 billion placed annually on behalf of clients, we have the expertise and strength to deliver quality products and competitive pricing.

Although a dynamic, forward thinking organisation, we pride ourselves on our traditional approach to personal service. We employ highly skilled, motivated people. Our staff retention is one of our strengths and it allows us to offer continuity so we are truly able to understand our clients and their needs.



Best Insurance Broker of the Year
Reactions Awards 2010:
Winner



National Broker of the Year
Insurance Times Awards 2009:
Winner

Contact Us

For more information, or a no obligation quotation, please contact the sales team:

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