

Specialist Insurance for the Plastics Industry

Commercial Insurance Services



RKH
Insurance
Services



As one of the UK's leading insurance providers to the manufacturing sector, R K Harrison Insurance Services has used its experience to develop a comprehensive commercial insurance solution to protect plastic manufacturers from unexpected future increases in their insurance premiums.



KEY BENEFITS

In an unpredictable economic climate with fluctuating raw material and energy prices, it's important to be able to accurately budget for your future renewal premiums. To help with this, our specialist solution includes a two year rate guarantee.

We also offer high "umbrella limits". If there is a change in polymer prices or you purchase machinery, these "umbrella limits" mean that you'll not have to inform us of changes to your sums insured until your policy renewal.

- Budget for your future insurance costs with our two year rate guarantee
- Absence management and rehabilitation service
- Access to enhanced industry specific cover
- 24 hour support centre for claims
- Underwriters who understand and are committed to the sector

KEY FEATURES

We have utilised our substantial knowledge of the industry, buying power and experience in providing a wide range of manufacturing industries with insurance solutions. This means we are able to include additional cover extensions at no extra cost:

- **Financial loss** - cover for damages, costs or expenses you may be legally liable for following a customer's financial loss
- **Moulds and dies** - cover for damage to customer moulds and dies held on your premises
- **Equipment breakdown** (manufacturing, production and process equipment available separately)
- **Essential employee** - cover for the short fall of income for three months in the event of loss of a key skilled worker
- **Corporate manslaughter** - legal costs incurred in the defence of criminal proceedings in respect of corporate manslaughter prosecution
- **Two year 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

CLAIMS

The key part to any insurance policy is when you need to make a claim, and that's why our insurance provider will look to deliver the service that you expect.

Every claim is unique. Emergencies are prioritised, and all aspects of service and good practice are supported by service level agreements.

- The claims service includes access to a 24hr support centre available 365 days of the year where you are able to speak to a UK based, qualified support team member within 30 seconds of making the call.
- You will also be allocated a dedicated claims co-ordinator who will take ownership of your claim and, once a claim has been agreed, you will usually receive payment in five working days.
- Your claim will be dealt with by an experienced team that is empowered to make decisions.

ABSENCE MANAGEMENT & REHABILITATION

When one of your employees is off sick with a work-related injury you'll be concerned with both their wellbeing and the impact on your business. The absence management and rehabilitation service is designed to help control your employees' absence and associated costs and comes free of charge for all customers as part of this package.





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 all leading insurers.

Other products that you may need to consider include:

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

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 £750 million 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.



Broking Initiative of the year
British Insurance Awards 2008:
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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