

Testing and Inspection

We have worked closely with UKAS, ATaC and the testing laboratory and inspection sector for a decade. Combining our specialist knowledge of the sector with our insurance industry expertise, has enabled us to encourage liability insurers to recognise the significant commitment to risk management UKAS accreditation requires.

Through our exclusive partnership with award winning insurer Hiscox, we provide liability insurance advice and broking services to the full spectrum of UKAS accredited firms from those involved in asbestos and drug testing through to calibration and inspection.

Our exclusive product provides protection for the key business critical risks including, where required:

- Professional Indemnity
- Employers' Liability
- Public and Products Liability
- Buildings, Contents and Business Interruption
- Directors' and Officers' Liability

In addition to our commitment to offering competitive premiums for the right level of cover, we provide:

- A single payment for all policies with access to interest free direct debit.
- Non-adjustable premiums – insurers will not alter the premiums at the end of the policy year if estimates for items, such as wage roll, have been exceeded.

- Cover for official investigations/proceedings.
- Easy to increase policy coverage, to incorporate big ticket items such as, microscopy equipment.
- Access to advice, guidance and advocacy from our claims' team – one of the UK's largest and most respected specialist claims team.
- Assistance with completion of insurance information for pre-tender questionnaires.
- Employment advice from BusinessHR at a discounted rate, available as a policy add-on. BusinessHR are experts in providing employment advice to small businesses. Their service incorporates web based access to:
 - Template employee contracts, policies and letters
 - A wide range of downloadable HR and Health and Safety guides
 - A free online Human Resources and Health and Safety risk assessment
 - Monthly e-newsletter to keep you up to date on all employment issues

Alongside our proven ability to place professional liability insurance on behalf of the testing and inspection sector, we are able to combine our sector and insurance knowledge to provide advice on a broad range of business insurances ranging from, but not limited to Employee Benefits, Directors' & Officers' and Motor Fleet.



With origins going back to 1901, Hiscox is now a FTSE 250* company with over 1,600 employees in 11 different countries. Firmly established as a leading international insurer, Hiscox underwrite a diverse range of personal and commercial insurance risks including the insurance programmes for over 150,000 UK businesses.

Hiscox aim to provide excellent service and have a stated commitment to a series of corporate values that include quality, integrity and excellence – values that Howden recognise and value in an insurance partner. Similar to Howden, Hiscox also place claims service at the heart of their business, believing that superior claims handling should be based on fairness and common sense.

* Data correct as at 1st October 2015



It is reassuring to place our insurances with a broker who continues to demonstrate their understanding of our industry and provides prompt service levels throughout the year.

Jonathan Francis
Director,
Riverside Environmental Ltd



I am very pleased to be working with Howden who have provided us with a comprehensive insurance package which perfectly suits our business. In addition I am confident that I can rely on them for advice and assistance during the policy period together with a competitive premium. Therefore we are more than happy to recommend Howden to other firms. In addition, I am greatly appreciative of their prompt customer service and professional advice. This gives me confidence in Howden's products and a sense that your business is valued by their people.

Charles Pickles
Financial Director,
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// Part of the Hyperion Insurance Group

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