



Update from the Key Insurance Group: **Commercial insurance**



PEOPLE

Martin Curran,
insurance loss assessor

Use Key Insurance Group and you can also call on a trouble-shooter to fight your corner in the event of a claim.

Martin Curran has more than 30 years experience in the industry as a claims manager, loss adjuster and loss assessor.

He will examine your disaster – business or domestic – assess your losses and represent your claim to the insurance firm's investigators. "I take all the stress out of things," says Martin, who is Preston-based. "And I can pretty much guarantee to get more money for people than they would have been able to get themselves from their insurance company."

BE PREPARED

With over 180,000 Employment Tribunal claims accepted in 2012, including 45,000 for unfair dismissal, it's vital that employers take advice before they do anything. Tribunals will cost you money so plan for their eventuality from Day 1.

KNOW YOUR DANGER

Free tool to assess risks to your business

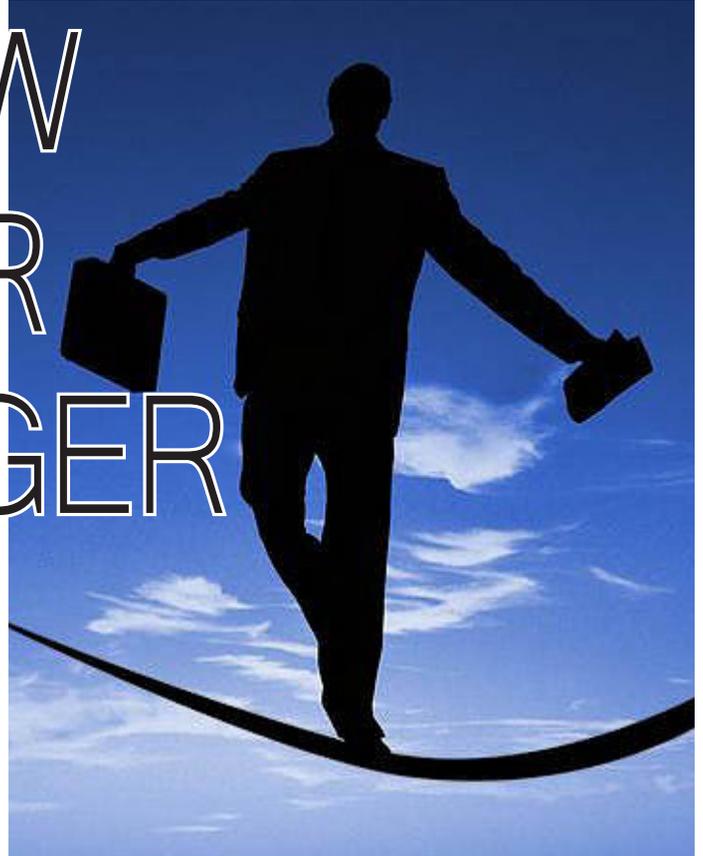
HAVE you any idea what could drive you out of business or make trading so tough it's not work continuing?

An unknown legal pitfall ... a major fire or IT disaster ... even management error.

Now is your chance to fully discover common risks to your business with a free online assessment tool made available to you by the Key Insurance Group.

RiskHelp guides you through your legal and insurance duties, as well as highlighting common hazards which close businesses down.

Insurance broker Clive Turner said: "You do this assessment online in your own time and at a pace that suits you – it



Ravages of fire

A recent Aviva survey found only two out of every 10 businesses which suffer a major fire are still in business five years later – often because their Business Interruption cover was inadequate.

takes around 45 minutes.

"The final assessment will give you a simple percentage score as to how robust your present position is, with 1% being poor and 100% being almost perfect."

RiskHelp will also:

- Advise you of the actions

which you need to take

- Provide No and Low Cost solutions

- Link to relevant Health and Safety Executive documents.

Clive added: "None of the information you enter into Risk Help is shared with us or your insurer but we always encourage our clients to talk to us about their assessment.

"We can usually provide expert assistance toward tackling issues that are outside the scope of our client's expertise.

"If you would like your free access to RiskHelp, please contact us."

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