



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



PEOPLE

Colin Ragsdale, commercial, Key Insurance Group

Colin has been in insurance all his working life, starting as a trainee underwriter in 1979 before entering the world of broking in 1996. He joined Key Insurance Group in 2003. Sports-mad Colin is an Everton fan and a proud member of the Chorley Toffees supporters' club. He also played for Garstang Cricket Club and manages the Chorley Under 13s. His burning desire is to see his 13-year-old son Matthew play competitive football or cricket – "he definitely has the potential to do this", says Colin. He says he enjoys his job and his key to success is hard work and a good understanding with reliable colleagues.

BE PREPARED

Eighty per cent of businesses hit by a disaster close within 18 months. Yet 50% of small and medium businesses have no Business Continuity or Disaster Recovery Plans, says an Aviva survey of 500 firms in 2011. Ring Key Insurance for help.



BE FIRE PROOF

Get your very own trouble-shooter to fight your corner in an insurance claim.

That's the offer from Key Insurance Group as insurers show an increasing trend to refuse claims.

Key has linked up with a firm of loss adjusters, the Claims Equilibrium Club, (CEC), of Glasgow.

Key's Colin Ragsdale said in the past insurers had appointed independent loss adjusters to find a mutually acceptable settlement of claims.

Now many insurers were outsourcing the full handling of claims, working in their favour, rather than for claimants. As a claimant you may feel

Have expert assistance in a disaster

isolated faced by the insurer's surveyors, engineers, special investigators or loss adjusters. Colin said Key can provide two kinds of support:

Firstly, when the policy is being prepared, CEC can advise on the interpretation of a particular term or condition. Secondly, in the event of an incident, CEC work closely with clients ensuring any claim for compensation is presented as comprehensively as possible.

Colin said clients get immediate telephone advice if a disaster happens, He added: "With the £50 that we charge for this service, you get 20 hours of work by a loss adjuster pre-paid, which is enough to cover preparation of most claims."

This was especially valuable for complex claims involving damaged stock, replacement equipment, loss of profits or business interruption.

"For a claim over £5,000 a chartered loss adjuster would attend your premises within 48 hours, prepare your claim and negotiate with the insurer on your behalf," added Colin. Ring for more details.

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