



**More than just a broker...**

At Sharrocks we are more than just a  
broker, we are **The Insurance People.**



# Who are we?

At Sharrocks we have been delivering insurance policies for over 40 years. Established by Peter Sharrock in 1969 the business was purchased by long-time employee Brian Doucy in 1999 and remains a family business now run by his son Alan Doucy.

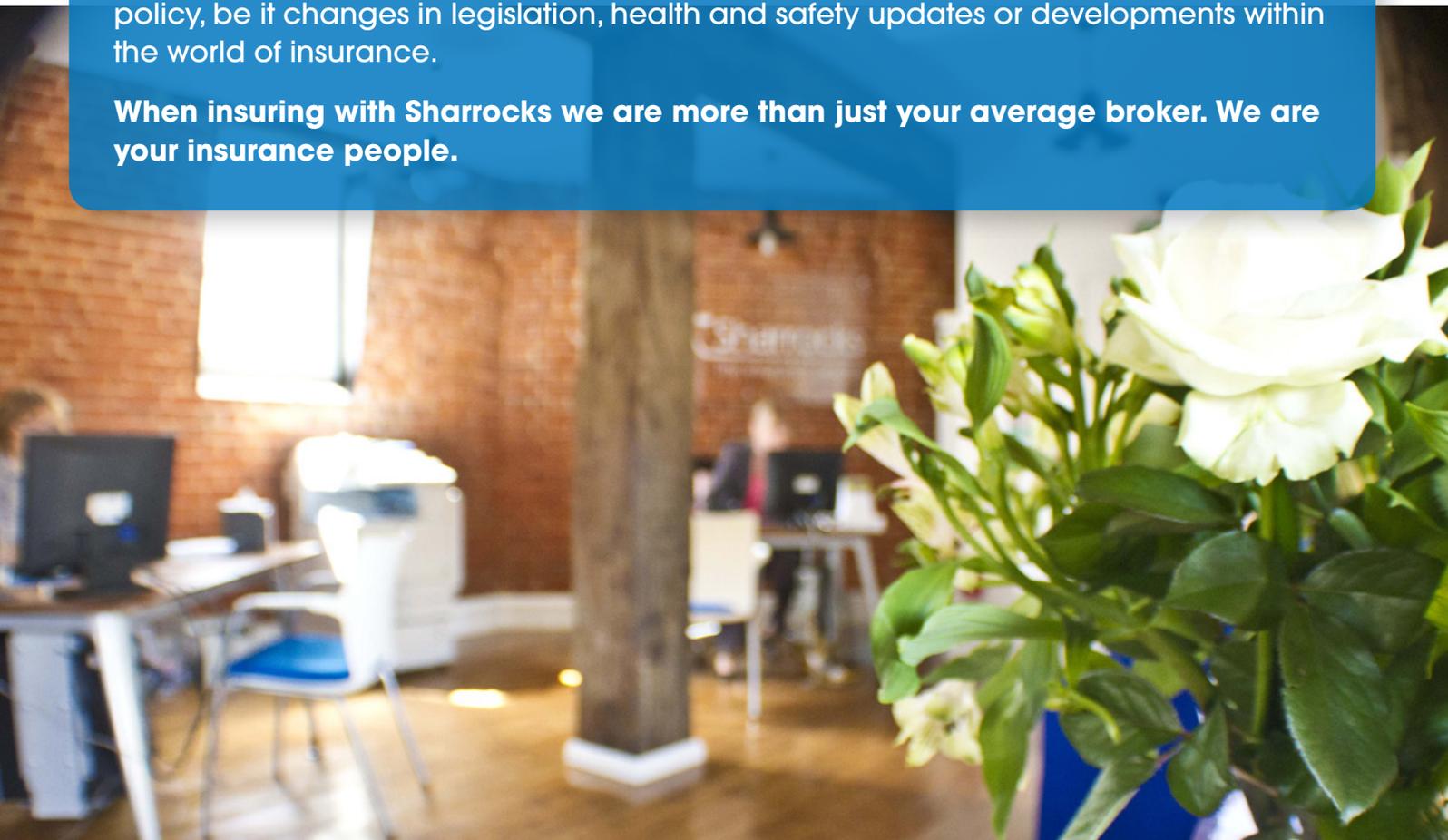
We continue to deal with customers face to face in our offices but also offer advice and our experience to customers across the United Kingdom. Today we operate from a specially converted, grade 2 listed windmill in the heart of the community in Sheerness in Kent.

As a totally independent insurance broker we have access to all major insurance markets and are able to tailor your insurance policy to suit your needs. To us there is no such thing as an average client and each policy requires an individual approach. Unusual risks and quirky businesses are common to us and have allowed us a unique flexibility with our insurer partners to provide competitive premiums and measured policy solutions to all our clients.

We recognise insurance only proves its worth when a claim occurs. Achieving genuine piece of mind comes with understanding the risks involved and the cover available. Our personal approach allows us to understand your requirements and our experience and professionalism deliver the solution required to protect your risks.

Over the last 40 years we have seen plenty of changes to the way insurance is provided and the risks that affect our clients. You will not just hear from us shortly before your renewal. We will react to information we feel will affect your insurance policy, be it changes in legislation, health and safety updates or developments within the world of insurance.

**When insuring with Sharrocks we are more than just your average broker. We are your insurance people.**



## Why us?

We offer proven reliable advice tailored to your requirements.

## What do we do?

We discuss your insurance requirements, big or small, assess the risks and identify the cover required. We approach our vast panel of insurers and deliver a tailored solution for your personal or business insurance. Prior to renewal we re-check the insurance market, meaning stability, reliability and affordability each and every year.

## What happens when a claim occurs?

When you contact us following a possible claim we will assign you with a designated claims handler. They will work with you during the process offering advice and then negotiating with insurers on your behalf. Managing a claim can be a stressful process but our assured claims advisors will be there with you from initial notification to claims conclusion.

## What can we offer?

Being independent we are not tied to any insurance company or provider.

Having over 40 years experience and qualified insurance professionals to assist with your request means our advice is consistent and comprehensive. We provide quick access to file handlers at any time throughout the year and for any insurance query.

From quotation stage to renewal we are your insurance people.



# The Right Cover For Your Property

Often property is the largest investment personally or professionally and having the correct insurance cover is vital.

Is your property unoccupied?

Is your property let out?

Is your property within a flood or subsidence area?

Is your property not of standard construction?

For any property insurance query we are perfectly equipped to offer a solution.

Our own unique grade 2 listed windmill premises suffered a fire claim in 2008. Situated on the Isle of Sheppey, an island off the Kent coast that experienced flooding during the 50s and 70s, the area is still considered a flood risk by many insurers. So unlike many insurance providers our property insurance expertise is evidenced by the very building we work in and insure.

## Case Study

We occupy a 200 year old windmill that suffered a significant arson claim during its renovation in 2008. The owners had originally purchased the property in 1985 when it was just a brick shell. Commencing work almost twenty years later they sought to renovate the property into two individual flats for letting. We consulted with the client prior to rebuilding work commencing and recommended cover to protect the contract value and the temporary structure as works were being undertaken. In January 2008 as the building was 75% complete the property suffered extensive fire damage following an arson attack.

We assisted the client throughout the claims process with the insurers. Forensic claims investigators identified the cause as arson having initially been labelled as an electrical fault. The client was fully reimbursed for losses and as a testimony to our relationship rather than the windmill being two flats when renovation work began again it was re-designed as office premises for our own business.



Watsons' Mill prior to any renovation work commencing.

Fire at Watsons' Mill during renovation work in January 2008.



Watsons' Mill 2013.

# The Right Cover For Your Business

Understanding the correct liability protection your business requires can be a difficult one. Whether it is the legal cover necessary to protect your employees, volunteers or sub-contractors, or the risk posed by items you sell, repair, or manufacture, our qualified advice will identify the cover necessary to protect your business.

The legal landscape is changing regularly and has caused many new types of insurance risk to present themselves. Increasingly customers are unaware of covers for professional risks, management liability and cyber liability and there are common misunderstandings about the requirement for employers liability.

We deliver a range of insurance solutions for businesses with international exposure selling designed and manufactured products to the USA through to smaller homespun craft businesses.

There is no template, simply the right policy tailored to you.

## Case Study

March 2013

We were contacted by a specialist IT Solutions Company to seek suitable insurance for their business. Although only recently established the business had been formed following a demerger, with a projected turnover of £12,000,000 throughout the UK and Europe. To meet a deadline the company required a quick quote turnaround within 48 hours.

We met their deadline recommending a specialist IT Contractors insurance wording delivering cover for their professional service, public, employers' liability and their equipment. Following consultation with the client's directors instructions were provided.

Unlike many brokers we deliver efficient quotations both meeting time deadlines but with specialist and enhanced policy wordings tailored to your business. Because of our independence we have no affiliation to any particular insurer so our advice and suggestions remain impartial.

# The Right Cover For Your Vehicles

From a single vehicle to a 50 plus vehicle fleet, whatever the motor risk the necessary legal requirement to insure your vehicle means you need an insurance provider you can trust.

Our knowledge of the motor insurance industry and extensive range of insurers allow us to deliver premium stability year on year, an important quality when managing your business outgoings.

For fleets from three vehicles upwards there are a range of opportunities to reduce your insurance spend as well as extending your cover options. We handle policies for fleets and vehicles within construction, haulage and coach industries; however they all require the same supportive claims service allowing vehicle managers to focus on their business and not on claims.

In recent years we have rejected the referral fees that many insurance providers accept when a client of theirs has an accident. Following the ban on personal injury referral fees in April 2013 we are proud that we were one of the early insurance providers to expose this system.





The insurance people

Visit us at Watsons' Mill, Ride's Passage, High Street, Sheerness, Kent ME12 1UD

Alternatively call us on 01795 580 800

Email: [enquiries@sharrock-insurance.com](mailto:enquiries@sharrock-insurance.com)

Fax: 01795 662499

[www.sharrockinsurance.co.uk](http://www.sharrockinsurance.co.uk)



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