

A photograph of two men in a construction site. The man on the left is wearing a white hard hat, a plaid shirt, and an orange safety vest. The man on the right is wearing a white hard hat, a dark suit jacket, a blue sweater, a white shirt, and a dark tie. He is holding a tablet computer and pointing upwards with his right hand. The background is a blurred construction site with wooden beams and scaffolding.

Welcome to Lycetts Commercial Insurance

Lycetts
We know your world.

Proud to protect you. Your property. Your business. Your vehicles. Your world.

A word from the top

Welcome to Lycetts. I am very proud to lead our team and ensure we continue to uphold the traditional values upon which we were founded – honesty, integrity and utmost good faith – three attributes often hard to find these days.

Every member of our hand-picked team at Lycetts is committed to providing exemplary service, professionalism and expertise, together with a deep understanding of the challenges you face.

Once our clients have experienced our service and values first hand, we rarely part company, as the Lycetts experience is truly unique in the insurance market. This may be in part be driven by our charitable ownership, meaning that all available profits go to good causes.

Thank you for taking the time to find out more about us and we do hope that this is the start of a long and mutually beneficial relationship.

Charles Foster

CEO Lycetts





Our vision and values

Our vision is to become your most trusted adviser by delivering high levels of traditional, personal service, combined with the very latest market knowledge.

We work hard every day to uphold our values of professionalism, courtesy and discretion, consistent with the requirements of being a Chartered Insurance Broker.

Our approach

At an initial face-to-face meeting, our Account Executive will take the time to find out exactly what risks your business faces, so they can advise what cover and risk management support you might need. We talk your language, carefully avoiding unhelpful insurance-speak or technical jargon.

Unlike some online packages, our products are painstakingly checked to make sure there are no gaps in cover which could leave your business exposed - or any unnecessary add-ons pushing premiums higher.

In addition, if you ever do need to claim, you'll be speaking to the same Account Executive not an anonymous call centre operative.

From retail to renewables... property to professional services... construction to leisure... manufacturing to forestry...

We know your world.



Why We Are Different

Most of our Account Executives have experience of running their own businesses or working within commerce. This means they have a full understanding of the commercial challenges you face and the problems that can arise and are therefore fully qualified to advise on business risk management.

Client commitment

At Lycetts we take great pride in the levels of superior service which we offer to all our clients. From the initial contact with your personal Account Executive, to a catch-up call mid-term to guidance and support through every step of a claim....you'll be in safe hands with Lycetts.

We are genuinely passionate about exceeding your expectations and, to demonstrate our commitment, have established key criteria on exactly what you can expect of us.

- Our conduct - will be exemplary and market-leading in the way we conduct ourselves.
- Our service – we will deliver an overall experience that delights our clients.
- Our advice – we will be professional, honest and use our expertise in all situations.
- Our products and communications – we will provide products that meet your needs and communications that are clear and easy to understand.

"We moved our insurance to Lycetts and have been delighted with their level of service, knowledge of our industry sector and competitive premiums. They have such a wonderful, professional yet friendly approach too!"

Charlotte Corney,
Chief Executive Officer, Isle of Wight Zoo

Our products and services

Lycetts has nearly 60 years experience in commercial insurance broking. Alongside our commitment to understanding you and your business we have also invested in continuous professional development through regular training. This ensures that we can always provide the most informed and up-to-date advice.

Our friendly team of specialists offer hands-on, practical advice for a wide range of insurance and risk management products and services. With Lycetts, you can enjoy total peace of mind that your life, business, home and personal possessions are properly protected.



Commercial Insurance

As well as highly competitive premiums for business insurance products such as professional indemnity, public and employers' liability, we provide access to flexible products for a host of specialist sectors. These include the SME market and businesses in rural, renewables, leisure, construction, property, equine, and arboreal industries.

From manufacturing to property owners, construction to membership organisations, our cover is individually designed to suit your specific business needs. Our focus is to minimise the impact any loss or interruption could have on your business to ensure its continued success and growth.



Risk Management

Lycetts Risk Management Services provide a comprehensive range of services, including health and safety policies, risk assessments, asbestos management services and general health and safety training.

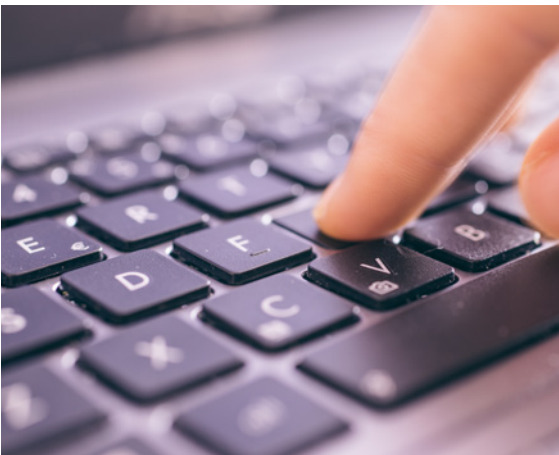
We will help you to identify and mitigate risks which could pose a threat to the commercial viability of your business - including those which may fall outside traditional insurance.

One of our team of risk experts can help you meet your legal health and safety obligations by becoming your retained 'competent adviser' or alternatively offer ad-hoc support and guidance on regulatory issues.



Financial Planning

We also have a highly qualified team of financial advisers in our Lycetts Financial Services Division who can provide independent advice on matters such as pensions, inheritance tax planning, life assurance and protection, health insurance, employee benefits, investments, business protection and wealth planning.



Cyber Risks

Industries attacked are not limited in type or size; the cyber fraudster doesn't care and they are not all clever; they may attack your server, website or systems and leave them in a mess afterwards, way beyond what they can fix even if you pay their ransom. The cleverest hackers may be able to put the system back up and running again, but leave a present for you to find much later.

At Lycetts, we continue to monitor the changing environment of risk associated with cyber attacks and meet underwriters to evolve policies to meet these needs. For advice on the best way to approach how you should react and deal with the growing impact of cyber crime our Account executives can provide you with more information on cyber insurance and assistance.

Fast facts about Lycetts:

- Founded in 1961, we have grown to become one of the UK's leading independently-operated insurance brokers.
- We have 16 offices throughout the UK.
- We are part of an exclusive group of fewer than 200 Chartered Insurance Brokers in the UK
- All available profits from Lycetts are passed onto the company's ultimate owner, the charity Allchurches Trust, which in turn invests them back into the community.

Regulatory status

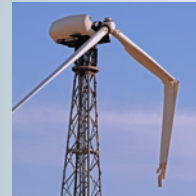
All our activities are subject to a high degree of independent expert scrutiny.

We are regulated by the Financial Conduct Authority, whilst our ultimate parent company, the Allchurches Trust Ltd, is regulated by the Charity Commission.

We are also subject to regular audits by the underwriters we use and by Lloyd's for our cover holder activities.

Lycetts

We know your world.



**For further information
and advice please contact:**

Call us on **0845 671 8999**

Visit **www.lycetts.co.uk/commercial**

Head Office:

Milburn House
Dean Street
Newcastle upon Tyne
NE1 1PP

www.lycetts.co.uk

Lycetts is a trading name of Lycett,
Browne-Swinburne, Douglass Limited
which is authorised and regulated by
the Financial Conduct Authority.

Lycetts is a trading name of Lycetts
Financial Services Limited which
is authorised and regulated by the
Financial Conduct Authority.

