



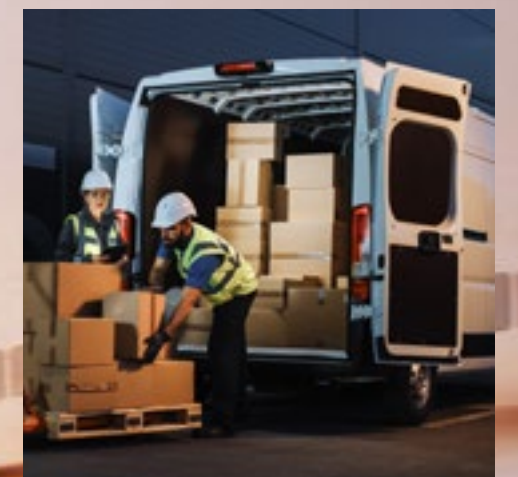
TYSERS

HAULAGE, COURIER AND LOGISTICS INSURANCE SOLUTIONS

Keep your business moving

TYSERS INSURANCE AND RISK MANAGEMENT SOLUTIONS

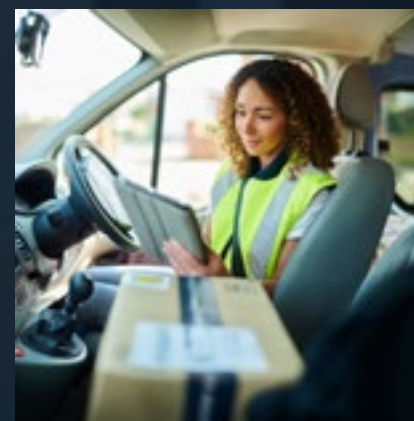
A MEMBER OF THE AUB GROUP



DRIVING YOUR BUSINESS FORWARD, WITH CONFIDENCE

In the world of haulage and logistics, getting goods to their destination is only part of the challenge.

Managing the end-to-end movement of goods comes with significant risks, from safety and security to operational complexities. That's why having the right insurance cover isn't just important, it's critical.



Whether goods are in transit or stored in a depot, your business faces exposure to multiple risks. From single-vehicle operators to large fleets, the challenges remain the same. And if your logistics operations include warehousing, inventory management, packaging, or supply chain coordination, the need for specialist knowledge becomes even greater.

Our expert insurance brokers are here to help you navigate these complexities. They search the available markets on your behalf, decipher the fine print of insurer contracts and ensure you strike the right balance between cost and comprehensive cover. Their advice is tailored to your business needs, so you can rely on them as an extension of your team providing the insight and protection your business deserves.



IN-HOUSE CLAIMS EXPERTISE

Accidents happen: Traffic collisions occur; stock can be stolen. systems and data can be compromised, leading to financial losses.

In the event of an eligible claim, our dedicated, experienced in-house claims specialists advocate on your behalf guiding you through the process; from first notification of loss through to final settlement, ensuring your business gets the support it needs, when it matters most.

We work in your best interests. This means dealing with all claims promptly, fairly, and without fuss.

To assist with a smooth claims handling process:

- our claims functions are not outsourced to third-party service teams
- we have invested in claims processing technologies
- claims and placing teams work hand-in-hand to support you.

Our claims team will:

- Acknowledge all newly notified claims promptly
- Negotiate the satisfactory settlement of claims with loss adjusters and insurers
- Provide you with regular updates during the claims management process
- Provide our experience, knowledge and advice to support you through the process
- Accompany you during investigations when required
- Provide claims management information as required.

HAULAGE AND COURIER INSURANCE SOLUTIONS

Protect your business, your vehicles, and your reputation.

Haulage and courier insurance is a specialist cover designed for businesses transporting goods for hire or reward. Whether you operate a single vehicle or a large fleet, our tailored policies provide comprehensive protection for your vehicles, cargo, and associated liabilities.

Who Needs Haulage and Courier Insurance?

- **Haulage Companies** – Operating fleets of HGVs or lorries for client deliveries.
- **Owner-Operators** – Independent drivers transporting goods for payment.
- **Logistics & Distribution Firms** – Managing supply chains and deliveries.
- **Couriers** – Operating fleets of Vans for clients and fulfilment services.
- **Specialist Transporters** – Moving hazardous, oversized, or high-value goods.
- **Agricultural & Construction Businesses** – Transporting goods or machinery for third parties.

Managing Risk Effectively

Every haulage and courier operation carries unique risks, and insurers assess each case individually. Demonstrating a proactive approach to risk management is essential. Measures such as comprehensive driver handbooks, regular training, telematics, in-vehicle cameras, and routine licence checks can significantly reduce the likelihood of claims and improve your premium position.

Our experienced advisers will work closely with you to strengthen your risk management strategy. In some cases, we can even secure funding from insurance companies to support risk mitigation.

HAULAGE AND COURIER INSURANCE COVER OPTIONS

Commercial Vehicle Insurance

- Third-Party Only, Fire & Theft, or Comprehensive
- Named, Multiple, or Any Driver policies
- Overseas cover
- Hazardous goods cover
- Telematics for safer driving discounts.

Fleet Policies

- Bundle vehicles for cost savings.

Goods in Transit Insurance

- Protects cargo from loss, theft, or damage.

Liability Cover

- Public & Products Liability
- Employers' Liability (legal requirement)
- Airside Liability for airport operations.

Additional Extras

- Breakdown cover
- Legal expenses
- Group personal accident protection.



Hauliers and Courier GAP Insurance

Stay financially secure if your vehicle is written off or stolen.

- Covers depreciation and finance shortfalls
- Increases insurer settlement by up to 25%
- Includes lease termination charges
- Available for vehicles up to 15 years old.



LOGISTICS INSURANCE SOLUTIONS

If your business specialises in planning, implementing and managing the movement and storage of goods, services and information across the supply chain your aim is to get products safely from their point of origin to their destination.

Who needs Logistics Insurance?

Aside from the provision of road transport operations, logistics companies may also be involved in:

- **Warehousing** – The safe storage of goods.
- **Supply Chain Coordination** – Managing suppliers, manufacturers and distributors to keep everything flowing smoothly.
- **Inventory Management** – Tracking stock levels and ensuring timely replenishment.
- **Freight Forwarding** – Coordination of shipments across borders including customs clearance.

Additional Risk and Insurance Considerations

In addition to the risks involved in road transportation the operations of a logistic business may involve additional risk considerations including (but not limited to):

- | | |
|-----------------------------------|------------------------------------|
| ■ Cyber & Cyber Crime Insurance | ■ Buildings & Property Insurance |
| ■ Crime Insurance | ■ Business Interruption Insurance |
| ■ Freight Liability Insurance | ■ Professional Indemnity Insurance |
| ■ Contingent Liability Insurance | ■ Cargo Insurance |
| ■ Contractual Liability Insurance | ■ Stock throughput insurance. |





ABOUT US

WHY CHOOSE TYSERS?

Whether you are a Haulier, Courier or involved in the logistics of the supply chain getting the right insurance protection for your business is paramount to its future success. It's crucial for you to avoid any exposure to uncalculated risk. Our experts will become your trusted advisers, taking the time to understand every detail of your business operations to enable them to identify all exposures.

Stability and Expertise

Established in 1820 in the heart of the City of London, we bring over two centuries of experience and expertise in insurance broking. Our legacy is built on a consistent focus on client needs and a commitment to building long-term relationships. Client satisfaction is paramount to us, and our exceptional business retention rates are testament to this.

Market Access

We offer access to a wide range of insurer markets, this creates a highly competitive environment, ensuring we can rigorously negotiate and leverage premiums which deliver value to our clients.

Client-Focused Approach

We've earned the trust of our clients by providing reliable service and practical advice. Our dedicated teams work closely with you to provide tailored guidance across all areas of insurance and risk management.

A Local Broker With Global Reach

We continue to grow with a strong presence across the UK. Our Client Directors and Brokers are based nationwide, supporting businesses.

As part of the AUB Group we can provide access to a global network of brokers enabling us to protect risks nationally, across Europe and internationally.



The AUB Group's Credentials

The AUB Group (ASX:AUB) is a prominent entity listed on the Australian Stock Exchange and is ranked as an AM BEST Top 20 Global Insurance Broker. The combination of Tysers and AUB creates a leading, international insurance broking group with a depth of expertise, capabilities, specialisms and vast product offerings.

- ✓ 11 bn AUD in premiums placed annually
- ✓ 579 Locations
- ✓ 1.2 mn Clients
- ✓ 6,000 Employees

CLIENT TESTIMONIALS

"We moved over to Tysers around 18 months ago and would highly recommend them as an insurance broker. Katie and her team have fully reviewed our portfolio of policies, making recommendations for change where required, and resulting in some savings on our premiums. The team are friendly and supportive, and are always happy to help with any queries we may have from our different and varied business units."

Michelle Watts, Insurance Manager – Rhenus Logistics Limited

"Dealing with Marian from day one has been nothing but a pleasure. Her knowledge and attitude towards the industry is second to none. Marian is an integral part of our small haulage firm, I'm confident in saying that we wouldn't have the perfect products matched to our day to day business needs without her by our side."

Kevin Haywood – Haywood Transport

"Tysers have supported our fleet for more than a decade, delivering consistently strong service and insurance solutions tailored to the realities of haulage. Their expertise and responsiveness give us real confidence that our operation is protected."

Sara Olgeirsson, Compliance & Insurance Team Manager – DFDS





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