TYSERS | AUB GROUP
AN AUB GROUP MEMBER

INSURANCE SOLUTIONS FOR

ENGLISH LANGUAGE SCHOOLS & STUDY CENTRES

TYSERS INSURANCE & RISK MANAGEMENT SOLUTIONS

CORPORATE MEMBER
ENGLISH UK

ENGLISH LANGUAGE SCHOOLS & STUDY CENTRES

You can trust our sector knowledge because our expert brokers have specialised in providing insurance and risk management solutions to Language Schools and English Language Centres for in excess of 15 years.

We've teamed up with Markel to design and deliver a unique solution which meets the needs of Language Schools. The package provides a comprehensive suite of covers, alongside additional benefits to policyholders.

Key Benefits:

- A fully combined wording, inclusive of Professional Indemnity
- Increased availability of other optional covers including D&O, Cyber and Legal Expenses
- Abuse Cover under the Public Liability Section (Occurrence Basis)
- Access to Education Consultancy Services through Markel Care Practitioners (MCP)
- Access to Legal Advice via Markel Law and Markel Business Hub

Professional indemnity is now included, and here's why its important:

Professional indemnity insurance covers the potential legal liability of your organisation for a breach in professional duty as well as the defence against claims of any wrongdoing. As a school accepting international students, including those of a young age, unique exposures could extend as far as claims for:

- Failure to educate or adequately follow curriculum
- Failure to supervise or evaluate pupils adequately
- Failure to vet or monitor host family placements
- Breach of confidentiality
- Any other civil liability not specifically excluded

In partnership with: MARKEL®

SECTIONS OF COVER AVAILABLE

Cover	Limits	Mandatory / Optional
Public Liability	£1m>£10m	Mandatory
Professional Liability	£250k>£5m	Mandatory
Management Liability (D&O)	£250k>£5m	Optional
Entity Defence	£250k>£5m	Optional
Employers Liability	£10m	Optional
Employment Law Protection	£250k>£2m	Optional
Personal Accident	£10k	Optional
Fidelity	£25k>£1m	Optional
Cyber	£25k>£1m	Optional
Material Damage	The maximum sum insured cannot exceed £30m	Optional
Business Interruption	The maximum sum insured cannot exceed £30m	Optional
Portable Property	Per sum insured	Optional
Money	£5k	Optional alongside MD/BI
Stock	£2500	Optional alongside MD/BI
Goods in Transit	£2500	Optional alongside MD/BI
Legal Expenses	£100k>£250k	Optional

ADDITIONAL POLICY BENEFITS

Markel Care Practitioners (MCP)

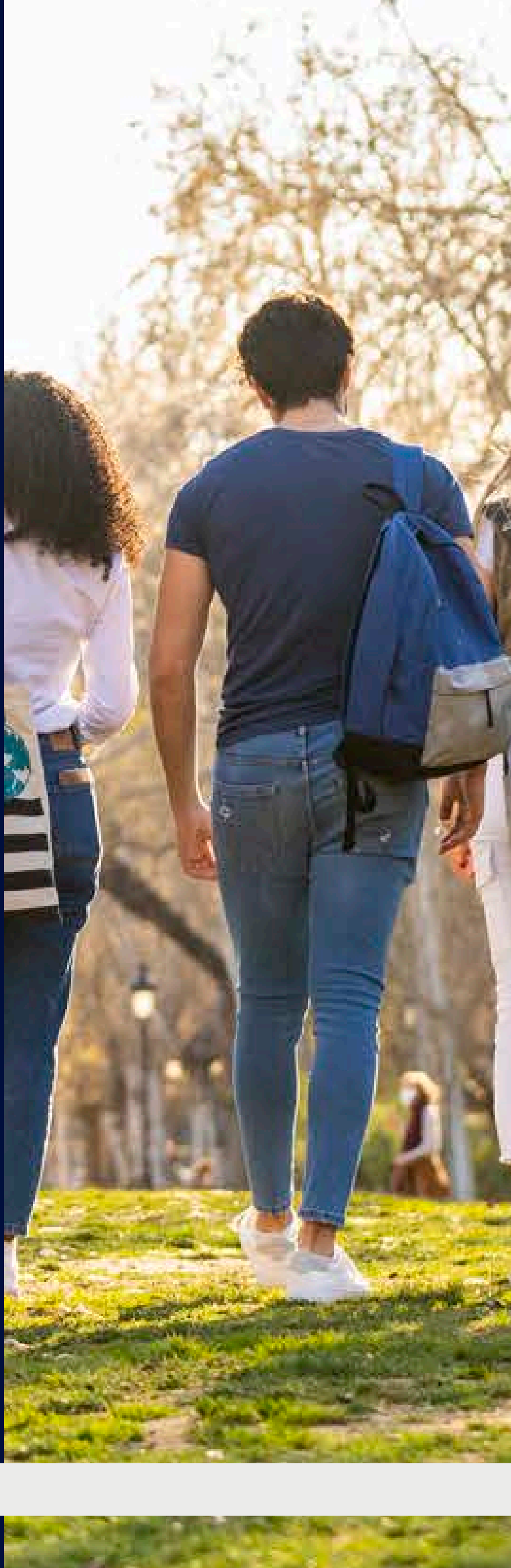
As part of the package, all clients benefit from access to services by Markel Care Practitioners – specialist consultants within the care industry, including specialist education.

There are a variety of services which can be tailored to your specific needs, which can include:

- **Regulatory Compliance Services:**
  Safeguarding adequacy, preparing for inspections, challenging judgements
- **Training Services:**
  Investigations for accidents & incidents; safeguarding and recruitment; HSE assessments and advice; fire risk assessments; curriculum design
- **Risk Management Services:**
  Bespoke health and safety management systems; reducing claims and strengthening liability defence; business continuity and emergency planning systems
- **Business Growth & Tendering Services:**
  Business planning and change management; strengthening procurement; tender support and contract management; quality assurance and quality control strengthening

As part of your policy, you are eligible for a one-day complementary consultation with MCP. Details of how to access this service are included within your policy documentation.

For further details on services available,
visit: https://uk.markel.com/services/markel-care-practitioners



Markel Business Hub and Legal Helpline

Markel UK's 24/7 helpline allows access to over 40 qualified solicitors who can assist with everyday legal issues. The helpline advises on over 250,000 enquiries a year with Markel Law LLP being one of the largest UK providers of employment and business law services.

In addition to this, Markel Business Hub portal provides guidance and literature to support and help you deal with the everyday legal issues around employment, health and safety, trading and contracts, cyber and data, debt and insolvency.

Users can access practical DIY templates and guidance around multiple topics, which can include:

- Employee contracts
- Disciplinary processes
- Managing complaints
- Redundancy and grievance issues
- Health and safety guidelines
- DBS and Safeguarding

Details on how to access these services is included in your policy literature.

CLAIMS MANAGEMENT

In the event of a claim, we're here to support you when you need us the most

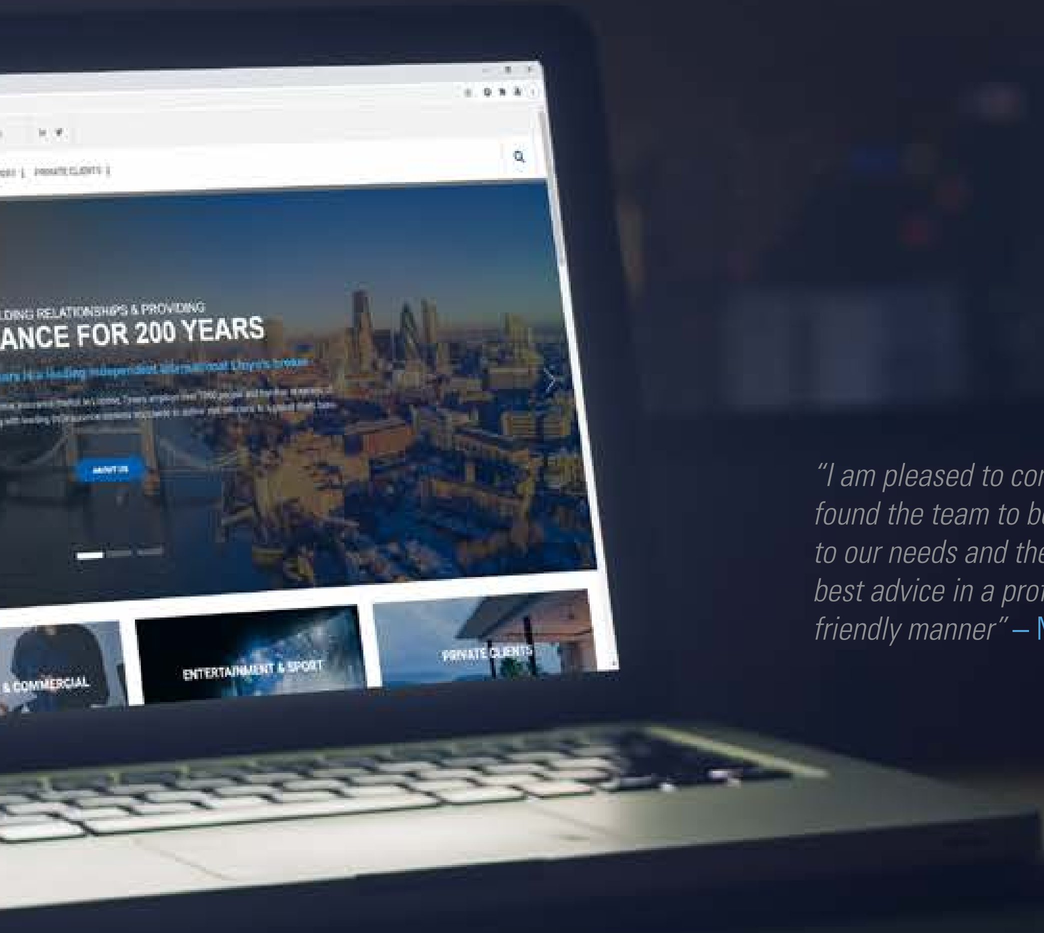
The benefits offered by insurance protection only become tangible when you make a claim. Our expert in-house claims management team are at hand to support you from initial notification right through to settlement.

The most important thing to do in the event of a claim is talk to us, even if you only anticipate you may be facing a claim it's useful to call our in-house claims team to get the best advice. We are here to help and support you through the claims process.

WHAT WE DO

Our claims team deal with all types of claims and will:

- Acknowledge all newly notified claims within one working day
- Provide our experience, knowledge & advice to support you throughout the process
- Negotiate the settlement of claims with loss adjusters and insurers
- Accompany you during investigations where required
- Provide you with regular updates during the claim's management process
- Provide claims management information as required



"I am pleased to confirm that I have found the team to be highly responsive to our needs and they always deliver best advice in a professional and friendly manner" – Mark, Berlitz

EMPLOYEE BENEFITS

A Free Health Check Review of your Employee Benefits Offering

In partnership with Pareto our Corporate Financial Advisers, we are able to offer a free health check review of your language school's employee benefit offering, with benchmarking analysis against industry standards. Pareto can take the burden away from you allowing you to focus on running your language school.

You can select services, as appropriate for your language school's employees, from the table below.

PRODUCTS & SERVICES	WHAT IS IT?	KEY QUESTIONS
Pension Governance And Consultancy	A day to day point of contact on all company pension queries and ongoing consultancy support. Key areas of ongoing review: ■ Investment performance of pension provider against the market ■ Value for money including charges ■ How employees are saving for retirement ■ Compliance with legislative updates	■ Has the company reviewed it's auto enrolment pension scheme recently? ■ Would the company be open to a free health check of their pension scheme? A health check will review your overall employee benefit offering to see if any savings or improvements can be made.
Pension Provider Market Reviews	This will ensure your pension arrangement provides value for money and is fit for purpose for the long term.	■ Would you be interested in carrying out a full market pension provider review?

Salary Sacrifice (also known as salary exchange)	HMRC approved mechanism provides significant savings to company and employees: ■ Company saves 15% ■ Basic rate tax payers save 8% and higher rate tax payers save 2% of employee contribution	■ Does the company operate salary exchange? ■ Is the company aware of potential savings it could make from introducing salary exchange? We have saved companies between £5k and £200k per annum.
Financial Education	Financial education is one of the most cost effective and valued employee benefits.	■ Do you offer any financial education to your employees?
Group Life Insurance	Designed to provide your employees with a regular income if they cannot work because of long-term sickness or injury.	■ Do you offer group death in service (life insurance) or any long term sickness cover?
Critical Illness	Insurance that pays a tax-free lump sum to an employee if they are diagnosed with a serious medical condition covered by the policy.	■ Do you offer any critical illness cover?
Health Cash Plan	Allow your employees to claim money back on health expenses, including dental, optical and prescription charges.	■ Does the company offer a Health Cash Plan. If so, would you like to review your Health Cash Plan?

Individual Financial Planning and Business Protection Solutions

In addition to the other services offered, Pareto can also provide financial planning advice for individuals and a range of business protection solutions.

PRODUCTS & SERVICES	WHAT IS IT?	KEY QUESTIONS
Shareholder Protection	Shareholder protection insurance is a type of business insurance designed to provide financial security and continuity for companies and their shareholders in the event of a shareholder's death, critical illness, or permanent disability. This insurance ensures that the remaining shareholders or the business itself can buy the shares of the affected shareholder, thereby maintaining control and stability of the company.	■ Do you have a shareholder agreement in place? ■ Is there a cross options agreement in place? ■ Has the Company been valued recently?
Key Person Insurance	Key person insurance is a type of business insurance designed to protect a company against the financial loss that might occur if a key employee, such as a founder, executive, or someone with unique skills or knowledge, dies or becomes critically ill or disabled.	■ If one of your key employees were to die or be absent from work for a significant period due to a critical illness, how would that impact your business?
Relevant Life Insurance	Relevant Life Insurance is a type of life insurance policy designed for employees, including directors of small businesses, which is paid for by the employer. It offers a tax-efficient way to provide death-in-service benefits to employees and their families with premiums being allowance business expenses and the benefits payable tax-free to the beneficiaries.	■ Have you reviewed your current Life Insurances? ■ How would you pay your bills if your income stopped?
Individual Life & Critical Illness Cover and Income Protection	Life, Critical Illness and Income Protection Insurances are key financial building blocks to look after yourself and your family if the worst were to happen.	■ Have you reviewed your current Life Insurances? ■ How would you pay your bills if your income stopped?

Retirement Planning	Retirement planning is the process of determining retirement income goals and the actions and decisions necessary to achieve those goals.	■ Do you have sufficient income in retirement? ■ Are you reliant on selling your business or your share of the business? How much will this raise? ■ Will this be enough?
Estate Planning / Trusts	Estate planning is one of the most important steps any person can take to make sure that their final property and health care wishes are honoured, and that loved ones are provided for in their absence.	■ Are you concerned about paying inheritance tax or do you have a desire to support children, grandchildren, or future generations?
Investment Advice	Investment advice is any recommendation or guidance that attempts to educate, inform, or guide an investor regarding a particular investment product or series of products.	■ Are you investing in an Individual Savings Account each year? If not, why not? This is sensible financial planning and you may be paying tax unnecessarily. ■ Do you have an existing investment portfolio? When were they last reviewed?
Pension Advice (including Self Invested Personal Plan or State Earnings Related Pension Plan)	We provide advice on private pensions such as Self Invested Pension Plans or State Earnings Related Pension Schemes. Typically, these are used by senior employees, directors and business owners.	■ What pensions do you currently hold?

Please note: The Financial Conduct Authority does not regulate Tax Advice, Estate Planning, Trusts, Will Writing or Employee Benefits advice.
The value of investments can fall as well as rise and you could get back less than you invest. Past performance is not a reliable indicator.
The content on this page is for your general information and use only and is not intended to address your particular requirements. Personal circumstances differ and not all of this information is applicable to every client and/or their business and should not be relied upon without seeking specific professional financial advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of any articles. All references to taxes and the allowances and reliefs are those available to UK tax payers. The information in this page is therefore intended only for UK tax payers. The information provided is an overview of our understanding of the tax rules and guidance in place at the time of publication. Levels and bases of, and reliefs from, taxation are subject to change and their value depends on the individual circumstances of the investor. The value of your investments can go down as well as up and you may get back less than you invested. Past performance is not a reliable indicator of future results. The Financial Conduct Authority does not regulate Tax Advice, Estate Planning, Trusts, or Will Writing. Pareto Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority.

DISCOVER TYSERS

First established in 1820 in the City of London, we have withstood the test of time in the insurance broking industry because our clients have always been our priority.

Client satisfaction is paramount to us, and our exceptional business retention rates are testament to this. Our servicing teams will develop close working relationships with you, providing expert advice on all aspects of insurance and risk management.

Today we are proud to be one of the UK's largest independent brokers and probably the oldest, with client directors and brokers across the country serving businesses and high-net-worth individuals with our high quality personal service and expertise.

We have been recognised as the Lloyd's and London Market Broking Team of the Year at the British Insurance Awards for two consecutive years in 2020 & 2021.

Broker at LLOYD'S

Originally established as a Lloyd's wholesale broker, we are now proud to offer our expertise and cutting-edge solutions directly to businesses & private clients.

1820
Founded in the City of London

1870
George Dorman Tyser (the firm's founder) appointed by Parliament to the first Committee of Lloyd's of London

1914
The opening year of WW1 - Tyser & Co handled all the insurance requirements of the New Zealand Expeditionary Forces

1979
Tyser UK Limited formed to specifically handle the Group's UK business interests

2018
Merged with Integro Insurance Brokers Limited

2019
Consolidated all UK Corporate & Private Client business under the Tysers brand

2020
Our 200 year anniversary

2022
Tysers becomes part of the AUB Group

OUR PROMISE TO YOU:

WE WILL ALWAYS PUT YOU FIRST

You will always be our primary focus. We offer you a one-to-one personal level of care. We will always act in your best interests, identifying and mitigating your risks and offering innovative solutions to meet your needs.

ACCESS TO MARKETS & STRONG RELATIONSHIPS

Our strong and long standing relationships with leading insurers and Lloyd's syndicates enable us to negotiate the very best deals for our clients.

ENTREPRENEURIAL

As we are forward thinking, we help you anticipate your emerging risks. We cultivate a nimble and fast-paced environment offering new perspectives and innovative solutions to solve problems.

CONTACT US

To find out more about our scheme for English Language Schools & Study Centres, please contact us:

Andy Brooks | Client Director
+44 (0)161 302 0051
+44 (0)797 725 1507
andy.brooks@tysers.com

Paul Salisbury | Client Director
+44 (0)161 419 3093
+44 (0)791 885 9493
paul.salisbury@tysers.com

Lisa Bainbridge | Client Contact Manager
+44 (0)161 302 0049
+44 (0)772 561 6466
lisa.bainbridge@tysers.com

www.tysers.com/education

www.tysers.com