

angel

good for business

intelligent online insurance solutions



The Angel team provides brokers with an easy-to-use online environment to make insurance buying fast and efficient, supported by sophisticated products designed to cater for all your small-to-medium sized clients' needs.



the process

Designed to make the broker's life as easy as possible, the benefits of using Angel include:

- A fast and efficient online underwriting environment
- Competitive premiums and commission on all classes
- Instant, contract certain documentation
- A M Best 'A' and S&P 'A+' rated carriers
- Access to expert in-house underwriters
- Interest free, direct debit premium payment
- Free legal helpline
- Best in the market claims handling service
- Online chat portal

our products

Talk to Angel about bespoke products utilising all the benefits of Angel's online environment which can be tailored to a generic group of clients or an association allowing the broker to concentrate on selling rather than spending time generating documents and getting bogged down with administration.

Angel is always working on new products to supplement its current range:

- Cyber Liability
- Directors and Officers Liability
- Trustee Indemnity
- Marine Cargo
- Professional Indemnity
- Professional Office Package
- Standalone Terrorism
- Sport and Leisure
- Unoccupied Property

uk

cyber liability

Our Cyber liability insurance product is available as an extension to our professional indemnity product or as a standalone policy designed to insure your SME clients where they have been the victim of a breach or attack on their computer network or infrastructure or suffer a financial loss as a result of a network compromise, including extortion demands.

product highlights:

- Standalone premiums from £250
- Limit of liability from £50,000 up to £1,000,000
- Companies with turnover up to £10,000,000
- Maximum 10,000 personal data records
- 24 hour crisis management and incident response hotline

coverage highlights:

- Extortion demands
- Regulatory investigations
- Business interruption
- Loss of electronic data
- Multimedia internet liability
- Security and privacy liability
- Emergency response costs
- Privacy notification and crisis management costs

uk

roi

directors and officers

Our D&O policies cover directors and officers for a wide range of organisations, from start-up businesses to large corporations, from clubs, charities and social enterprises to residents associations and not for profit organisations.

Entity cover is available for most policies and for charities and other not for profit organisations it includes professional indemnity.

product highlights:

- Any one claim policy limits
- Corporate liability (Entity) and employment practices liability extensions available
- Investigation costs and expenses
- Reputation restoration costs and expenses
- Contractual disputes costs and expenses
- Employee dishonesty (Fidelity)
- Emergency defence costs
- Cover for USA/Canada exposures available



uk

marine cargo

Our marine cargo product is designed to indemnify UK domiciled SMEs for the physical loss or damage to goods they import/export or distribute throughout the United Kingdom by land, sea or air.

product highlights:

- Statement of fact based product no need for proposal form
- Plain language wording
- Transits within the UK and/or overseas
- Transits within the UK up to £30,000,000 annual
- Imports/Exports up to £ 10,000,000 annual per geographical area
- Limit of indemnity up to £1,500,000 any one transit
- Named storage addresses limits up to £1,500,000 per location
- Annual premiums from £500 plus IPT
- Minimum excess £250 per shipment
- Commission 27.5%
- Shipment certificate issuing facility available
- 24 hour claims notification service

coverage highlights:

- Institute Clauses
- Air Freight Charges to expedite goods to customers
- Buyers/Sellers contingency cover
- Brands and Labels clause
- Concealed Damage clause
- Destruction by Governmental Authorities
- Fumigation costs
- Own Vehicle coverage within the UK
- Removal of Debris costs
- Returned Goods costs
- Goods in storage extension available within the UK
- Tools and Samples coverage extension within the UK
- Exhibitions, Demonstrations and Trade Fairs extension



uk

roi

professional indemnity

Angel offers professional indemnity cover across a wide range of miscellaneous industries and tailored cover for the information technology sector, accountants and contractors.

product highlights:

- Civil liability wordings*
- Any one claim policy limits*
- Nil deductible or excess applicable to losses or defence costs
- Defence costs and expenses in addition to the policy limits*
- Loss mitigation costs and expenses
- Libel and slander
- Loss of or damage to documents or data, including electronic data
- Worldwide cover available including USA and Canadian exposure

*other than design and construct product which is negligence based, aggregate limits and costs inclusive.



uk

professional office package

Angel's multi-line professional office package policy is designed to cover white collar professionals for all their business insurance needs. Extensions to the professional indemnity cover are available for public liability, products liability, employer's liability, office contents, business machines and business interruption.

product highlights:

- Civil liability wordings
- Any one claim policy limits up to £5,000,000
- Defence costs and expenses in addition to the policy limits
- Court attendance costs
- Losses occurring cover for public liability
- Wrongful arrest and malicious prosecution expenses
- Loss mitigation costs and expenses
- Fraudulent credit card use cover

uk

terrorism

Angel offers an innovative way of covering its insureds' property against acts of terrorism whether their mortgage lender requires them to have the cover or they are just seeking peace of mind.

Angel can provide terrorism insurance for commercial property portfolios, high net worth residential properties, construction risks and contract works and has cover available in the Channel Islands, Isle of Man and Northern Ireland in addition to the United Kingdom mainland. The benefit of using non Pool Re member insurers provides flexibility on premiums, commissions and even which properties are covered and offers the broker the ability to increase its own revenues whilst reducing the cost to the insured without compromising the cover.

product highlights:

- Cover available in all zones including zone A
- Insure all or part of a property portfolio with first loss limits also available
- Full property schedule
- Highest single value location
- Accumulated values in a single area
- As defined by the insured
- Up to £32.5m limit available online, higher limits available upon referral
- Day one uplift 35% (property damage only)
- Select your own commission
- Automatic client reports generated

coverage highlights:

Property damage / Business interruption / Loss of rent / Alternative accommodation / Increased cost of working / Public liability / Personal accident / Sabotage and threat cover

Our terrorism underwriting team are always available to discuss your specific needs or to tailor a policy to your requirements.

sport and leisure

With over 15 million adults actively participating in sport each week in the UK it has never been more important to protect those participating as well as others that give their time and expert knowledge to help people reach their sporting goals.

Supported by a sport and leisure team with significant industry experience and technical knowledge, Angel has developed a range of online products for sport entities, clubs, instructors and coaches, whether they are an individual or a group/business. So whether you are looking for cover for an individual swimming coach or protection for an amateur football club the Angel sport and leisure product is specifically designed to help.

coverage highlights:

- Public liability
- Professional indemnity
- Employers liability
- Personal accident
- Contents, sport equipment and personal effects

product highlights:

- Turnover up to £250,000
- Wage roll up to £250,000
- Liability limits up to £10m
- Contents and sport equipment up to £50,000
- Flexibility to choose from a range of covers
- Worldwide cover excluding USA

unoccupied property

Insurance for unoccupied property located in the UK with the option for three different levels of cover – Level 1 (FLEEA), Level 2 (Extended perils) and Level 3 (All risks, as defined in the policy wording).

product highlights

- Rebuild value up to £2,000,000
- Property owners liability up to £5,000,000
- Minimum excess £1,500
- Day one uplift - 15%
- Contents limit up to £25,000 can be included
- Minimum rebuild value £100,000
- Minimum premium £150
- Select your own commission up to 20%
- Grade I, II or II* listed properties covered (A, B or C in Scotland)
- Properties built prior to 1900 considered
- Coverage periods of up to 6, 9 or 12 months
- Mid term cancellations at pro rata premium (subject to minimum premium criteria)

coverage highlights

- Level 1: Fire, Lightning, Explosion, Earthquake, Aircraft Impact (FLEEA)
- Level 2: Level 1 plus;
 - Storm
 - Flood
 - Subsidence, Heave or Landslip
 - Weight of Snow
 - Falling Trees (including felling and lopping) and Satellite dishes
 - Collision
- Level 3: Level 2 plus:
 - Escape of Water
 - Theft or attempted Theft
 - Riot Civil Commotion Strikers Locked-out Workers Malicious Persons

Debris removal

Fire extinguishment expenses and emergency services damage (including damaged gardens and lawn)

Temporary repairs to secure the premises following damage

Professional fees to reinstate the building





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For more information about Angel Risk Management and to keep up to date with our range of products, please contact:

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