

# TICA Insurance Solutions Rewarding your enterprise

Our ACAD scheme has revolutionised the insurance market for the asbestos management and removal industry. It has challenged underwriters' long-held perceptions of the sector, made available top-quality, market leading cover and dramatically reduced premiums - in some cases by more than 60%.

Now the good news is that following further discussions with TICA-ACAD, by choosing TICA Insurance Solutions, TICA members like you can harness the power of this package of great value protection and high-quality service and support, to benefit your business too.

And, because our insurer recognises the major commitment which TICA members make to implementing the best health and safety and risk management practices and will be reflecting this in the premiums it charges, this important scheme is exclusively for TICA members.

Quite simply, TICA Insurance Solutions can provide a complete solution for all your major business insurance requirements. A solution delivered by experienced professionals who because they have worked with your trade association, understand the particular issues and challenges facing your business.

Please take a few minutes to read through the information provided and then get in touch with us to make arrangements to benchmark your current insurance arrangements with our service. Our advice and any quotations are free and without obligation on your part so it will cost you nothing to find out if you could enjoy reduced premiums and improved cover by switching to TICA Insurance Solutions.

## **A complete solution**

Our scheme means you can now enjoy tailor made insurance protection in the following key areas of cover:

- **Employer's liability**

The policy we have negotiated is one of the most comprehensive employer's liability products available in the UK insurance market.



*the definitive mark of achievement*

The success of ACAD Insurance Solutions was recognised by the insurance industry, which awarded it the accolade "Broking Initiative of the Year" at the British Insurance Awards 2006



The CBI backed Trade Association Forum, rewarded TICA-ACAD with the trophy for "Commercial Initiative - 2007" at its Best Practice Awards in July.

Contact TICA Insurance Solutions on 020 7560 3532  
or [tica@heathlambert.com](mailto:tica@heathlambert.com)



In addition to the employer's liability protection you require, it also includes a series of value added services and features which offer major benefits to your company:

- rapid incident notification
- serious accident response service
- inclusive personal accident cover for employees
- loss control services and a health and safety helpline
- actively managed medical and vocational rehabilitation to help reduce the cost of your claims.

- **Public and products' liability**

In today's highly litigation conscious world, having the right cover to protect your business should a claim be made against it is vital. Because of this TICA Insurance Solutions has negotiated a wide public and products' liability insurance cover which, in addition to providing you with a top quality package of 'standard' cover also includes the following key benefits:

- environmental insurance cover (up to £25,000), for your exposure to environmental liabilities under the contaminated land regime provisions of the Environmental Protection Act
- automatic cover for work away activities
- automatic personal accident protection for visitors to your premises.

- **Environmental impairment liability**

- **Contractor's all risks**

In each area we can offer you market leading cover and service at competitive premiums, which we are confident will save your business money.

## **Our scheme insurer**

AIG Europe (UK) Limited is part of American International Group Inc. (AIG), one of the world's leading international insurance and financial service organisations with over 55 million customers. AIG has a wealth of relevant experience of your sector, gained providing insurance solutions and services for specialist asbestos contractors in the USA, where the company is a major provider of insurance.

## **Your next step**

For further information or to register for a quotation, pick up the 'phone and call **020 7560 3532** or email your details to **[tica@heathlambert.com](mailto:tica@heathlambert.com)**. You don't have to wait until your renewal is due, let us have your details now and we will be in touch in good time to show you just how using TICA Insurance Solutions can benefit your business.