



## Haulage, logistics and warehousing

### What makes **Partners&** different?

Our holistic and collaborative approach is very different to what is normally experienced in our industry. We work in partnership with you to fully understand your business so that we can diagnose your risks and provide truly bespoke risk protection advice that is relevant to you and the haulage, logistics and warehousing industry. We design solutions that make the whole journey simple and effective.

### How we add **value**

We are passionate about the haulage, logistics and warehousing industry – it’s the backbone of our nation, the importance of which has been felt acutely during the pandemic. With 50 years’ combined experience, we’ve seen first hand how the industry has evolved and how the risks have changed. No two businesses are the same, which is why we focus on protecting risk based on what we learn about your business and what we know is happening in your industry. Only then can we recommend a risk management approach that protects you, your business and your people when you need it most.

### Who we work with:

- Haulage and logistics operators
- Hazardous goods logistics operators
- Heavy haulage contractors
- Pallet networks
- Warehousing operators

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**Working in partnership with you, with insurers and with our wider ecosystem partners, ensuring we add real value and the right advice for you.**  
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### The detail... what’s in the cover

We take the time to work with you to identify any gaps that others may not. In turn, we will create an insurance programme specifically designed to protect the risks we have identified together, ensuring you understand, not only the risks, but also the protection available, allowing you to make informed decisions.

#### Some key areas of cover

- Motor fleet
- Cyber liability
- Directors’ and officers’ liability
- Employee benefits – recognising the wellbeing of your people
- Freight & haulier’s liability (goods in transit)\*\*
- Employers’ and public/ product liability
- Engineering inspection contract (to comply with legislation)
- Shareholder protection
- Property and business interruption
- People risk – identifying those colleagues critical to the operation

## Protect you and your customers

\*\*For any haulier, warehouse operator or logistics operator, goods in transit is essential protection. However, it is often misunderstood, leading to hauliers and their customers not achieving the expected settlement following a claim, leaving your business at risk. We recommend a full review to help alleviate these unfortunate circumstances and, if required, we will assist in discussions with your customers so that all parties are fully aware of the outcome in the event of loss or damage to the customers' goods whilst in your custody. We will work in partnership with you and your customer, ensuring a joined up and clear approach to what can be a complex subject.

## Claims

We stand shoulder to shoulder with you when you need it most – at the time of making a claim. Our team of dedicated claims advisers will manage the claim keeping you informed and up to date with developments and working towards a prompt and efficient settlement. We understand the importance of business continuity, so keeping the business operating during a challenging event provides long term stability.

## Our Eco-System

We have cultivated carefully selected partners who are able to provide wider support and services for our clients.

**Because we know what really makes a difference, we're able to help you in areas including:**

- Health and safety
- Property rebuilding valuations
- On board vehicle telematics and camera systems
- Risk management technology and data analytics
- Legal services
- Your people risk (including wellbeing programmes)
- Drug and alcohol testing

These additional benefits enable us to provide a holistic advice led-approach giving you the ability to make informed decisions and to easily access the help and support you need.



Please feel free to contact us to arrange a meeting where we can more fully understand your needs and how we can meet and exceed your expectations.

**Advice that makes a difference.**

## Partners&

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