



Specialist insurance for the fire safety sector

Active fire protection | Passive fire protection | Fire detection

Installers, manufacturers and suppliers to the industry

The **fire safety** sector, much like the insurance sector, is rooted in providing advice and protection around risk. Both industries offer solutions that safeguard people, property and the environment. Whether that advice is effective or not is down to the knowledge and insight of the adviser.

Partners&

- People who stand shoulder to shoulder with you
- Advice that makes a difference
- Outcomes that shape your future



What if...

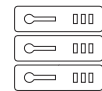
...the system you provide **fails to operate** in the event of a fire – this could be down to a defective installation or a defective product which could result in the catastrophic loss of an asset. Do you have the right **products liability** in place?



...your design is flawed, or you deviate from the design provided? Did you ask about **professional indemnity** insurance?



...a **data breach** lands you in court? More than half of all cyber incidents start with employees, and the average breach costs £4 million. Are your **risk management** processes and **cyber liability** insurance fit for purpose?



...your **supply chain** is compromised? Business interruption, including supply chain failures, remains the top peril for companies worldwide – and Brexit, Covid and climate-related natural disasters are adding to the risk.



...you need to make a **claim**? Our in-house claims team will stand shoulder to shoulder with you throughout the process.



...you're sued for contract breach or a client dispute threatens to escalate? Will your brand and relationships suffer a very public spat? **Errors & omissions** insurance with **brand protection** can really help.



...your **directors** are sued personally for their decisions on behalf of the company? Do you have adequate protection for their personal interests?



...your engineers have an accident on site? **Personal accident** insurance can assist with covering loss of wages or funding a replacement engineer for the company.



...something happens to a **shareholder** – or a **key rainmaker** falls critically ill – could it impact your income? Have you considered the people risk in your business? Have you considered the people risk in your business? Do you have a business succession plan in place?



...you need to recruit? How do you **attract great people** in the war for talent? Looking after the wellbeing of your people helps keep them motivated, loyal and productive. Have you considered how **employee benefits** could make you stand out from the crowd?



... an employee were to leave under difficult circumstances? Do you have the **HR/legal advice** in place to mitigate against any reputational or financial damage?



...you need H&S advice on site? Do you have access to **expert risk management** that can help keep you, your people and anyone visiting your premises or sites safe?

The **right insurance** advice can make the difference.

Does your insurance adviser really **'get'** what you do? Do they understand the difference between a sprinkler or a water mist system? Do they understand a mechanical installation compared to an electrical application? Have they considered the reduction in risk for a passive fire protection system compared to an active one?

Insurance is based on risk – have your advisers discussed with you how to eliminate or reduce risk? To do so, they need to understand your business and how you trade with customers, including any contractual arrangements that may limit or enhance liability for damages.

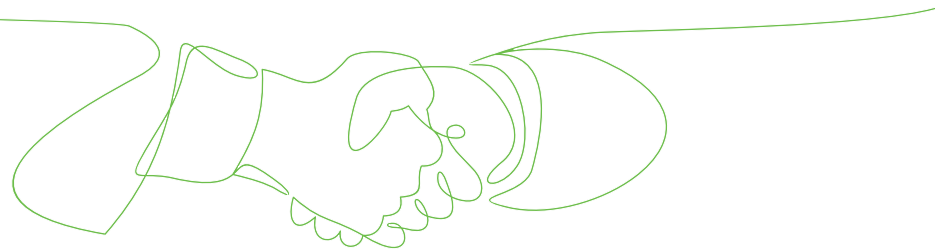
From a fire door or fire alarm to a suppression system, the Partners& specialist fire protection team can help you safeguard your business with smart, flexible insurance, business protection and employee benefits programmes tailored to your needs.



The Partners& difference

“The team at Partners& is really easy to work with, and I can’t stress enough how refreshing it was to work with a broker with an understanding of our industry. Thank you”

– Kirsty F, fire safety client



Technical expertise and standard service capability are givens. What makes us different?

#1 The quality of our advice – getting the right advice genuinely makes a difference to your business. We take time to analyse your risk environment and identify those which may impact you and your business. Then, we give you the tools to manage it – a combination of expert risk management advice and insurance that fits every stage of your journey. Effectively, we’re helping you to build a risk suppression system for your business.

#2 The quality of our people: we’re a team of specialists with many years of collective fire safety sector experience. Our job satisfaction comes from knowing that our clients have the right cover that supports them when things go wrong.

#3 The quality of our delivery: we also understand the fire protection world, the risks and pressures you face – and our clients love our approachable, flexible and responsive way of working. We have a proven track record with a range of applications in the industry from installers to manufacturers to suppliers and supporting them to fast-track their business safely. Adequate risk protection and confidence promotes growth and efficiency in your business.

Our **values** underpin **everything** we do

Progressive: We're here to make a difference. That means caring, making brave decisions, always looking to make improvements and challenge conventional thinking. We encourage ambition, growth and a can-do attitude.

Approachable: We are easy to talk to and refreshingly positive. We strive to make things easy, cutting through the noise to provide advice that's clear and easy to understand.

Collaborative: We are a true partnership with our people, our clients and our ecosystem characterised by strong relationships and a uniquely personal touch. We understand that the needs of our clients are changing, and we work with them to develop the appropriate programmes that meet their needs.

Enablers: We make things happen. Our insights and expertise provide the reassurance, security and advice that enable our clients to achieve their business objectives and personal ambitions.

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It's no surprise these values spell out **PACE**,
reflecting our energy, dynamism and optimism.



“When you get **good service** it’s worth **shouting about...**”

Partners& will help you to map out pitfalls and tread confidently as your enterprise grows and changes. And if you need to make a claim, we’ll stand shoulder to shoulder with you, getting you back on your feet fast and supporting you through the next challenge.



“

I feel we’re in safe hands, with people who understand what we do.

”

Advice that makes a difference.

We would be delighted to hear from you,
please get in touch:

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