PARTNERS &

Specialist insurance and risk protection advice for the recruitment sector

Welcome

to the **next generation** insurance advisory business

Our aim is to be the best insurance advisory business in the UK characterised by:

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

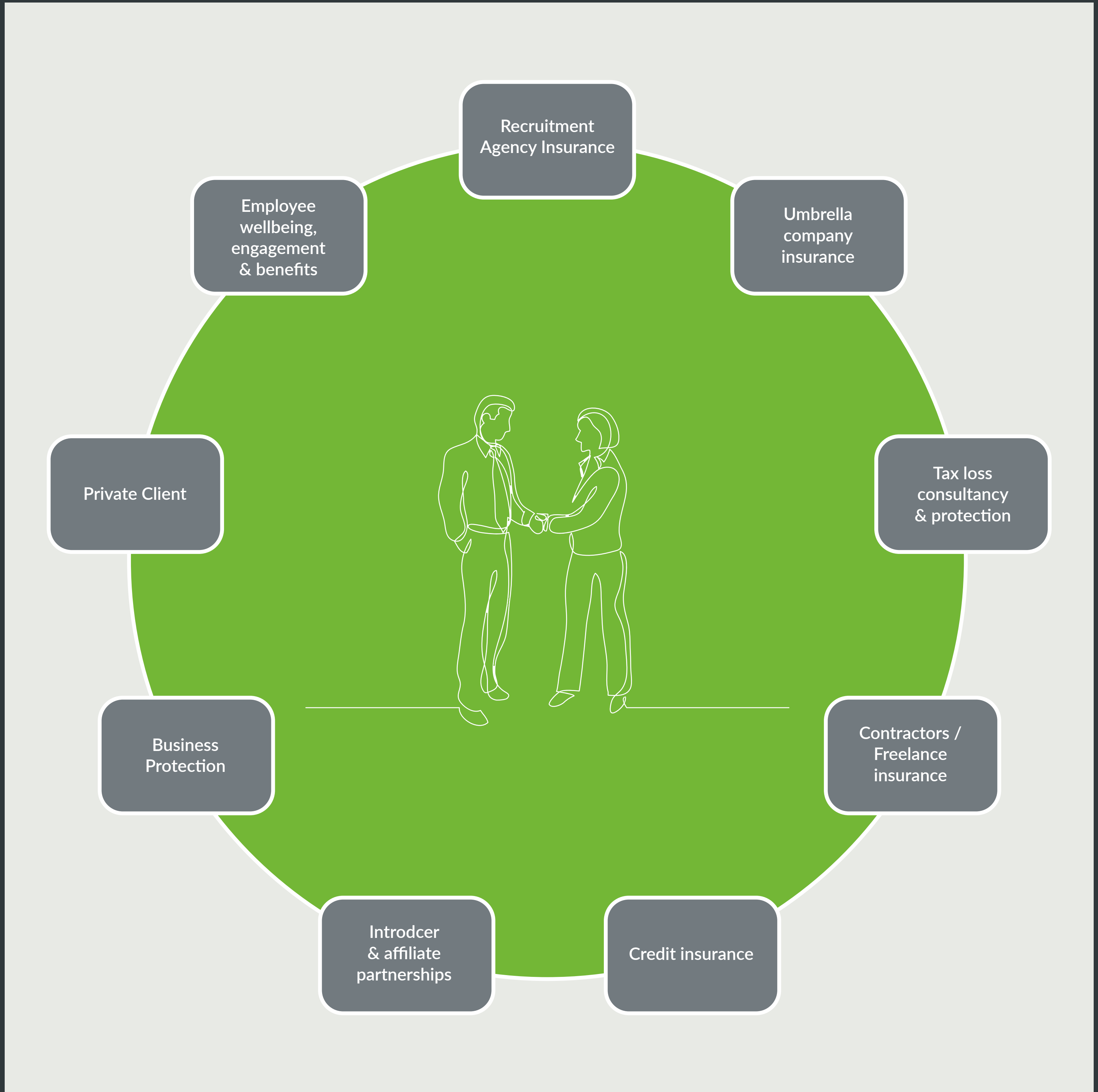
Our approach is different to most in the market – it's based on partnership, advice, and consultancy. We're here to help you to understand the insurance you have, and why you have it.

Welcome to Partners&

A distinctly different approach to recruitment insurance

To us, you're not just a policy number, you're a real person, with a real business. We invest time to understand you and your goals, so that we can diagnose the risks you face and create a solution to protect your business, your employees and you.

Our recruitment team works with all types and size of businesses. We know that no two businesses are the same, which is why we aim to partner 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.



A **360 degree** solution

Our holistic offering provides core covers as well as enhancements to support your business against today's risks.

From protecting your team's wellbeing and performance, the liabilities around your contractor base to identifying and protecting the key people that your business relies upon...

From the threats of cybercrime to connecting you to experts who protect against credit risk – we design programmes that build resilience in your business.

Protecting your family, home, and personal assets is just as important to you as your professional life. Partners& will help make sense of all your personal insurance and with the right advice that delivers on its promise.

Watch Our 360º Approach to Recruitment Insurance

Working with **Partners&**

We've seen how the insurance sector has delivered consistently poor service and lost its personal touch. We aim to challenge the status quo and bring people back to the centre of our thinking.

Our preference is to meet with you wherever possible – this is particularly important when you are supplying temporary workers, we aim to provide the right level of advice and education in terms of the risks you face and how together we work to best mitigate those risk and protect you against the potential liabilities that may arise.

We aim to engage with you early to use our tools to improve your risk profile before presenting to insurers. Doing so increases the likelihood of acceptance, drives more favourable terms, and reduces the risk of dispute in the event of a claim between you and the insurer, and any subsequent commercial difficulty.

All clients are onboarded using a consistent framework. We explain the insurer's documentation and how to access our risk management partners.

We agree a regular contact strategy and explain the process for claims notification so that we can manage your insurance programme throughout the year. Equally, you're actively encouraged to contact us throughout the year for advice and assistance and to make the most of our contract review service.

We begin the renewal cycle early, to allow time to adequately review your needs, understand any changes that may have taken place in the business and produce the most accurate presentation of risk to insurers. It also guarantees you the time to make informed choices.

We stand shoulder to shoulder with clients in the event of a claim and our insurer partners know unequivocally that will always be our approach.

A **360 degree** solution

The Partners& approach also extends to our ecosystem partners – a network of trusted professionals and organisations which provide additional services that extend the degree to which we can support our clients. We've curated these partners on the back of what we know are the risks facing recruiters today and their proven knowledge of your market.

SI2

SupplyIN2

SupplyIN2 is a Professional Procurement Organisation (PPO) that provides a range of value-added services to the recruitment sector.

SupplyIN2 has retained a range of "specialist" recruitment suppliers who have the skills, products and services that deliver "Cost Savings and Operational Efficiency" for Recruitment Owners.

GHW&Co

GHW&Co helps ambitious and dynamic recruitment businesses achieve rapid and scalable growth. We develop business plans, value propositions and brand strategies that lead to improved new business development, better cross-selling opportunities and stronger relationships with both employers and candidates. Our renowned Business Growth Programme provides a practical and pragmatic framework for sustainable long-term growth and has been used by many of the UK's fastest growing SMEs and recruitment companies.

With a specific recruitment sector focus and many years' experience of practical application within employment businesses enables Connect HR Legal to support you in a way that benefits your company whilst remaining commercial astute. The services are designed to provide you with commercial and flexible advice and support.

Connect HR use its knowledge and understanding to deliver support and advice that suits your needs. It acts as an extension to your business. The recruitment sector is a regulatory minefield that is constantly changing and yet it is vital for the thriving recruitment business to ensure that margins are not eroded entirely through legislation and red tape.

ConnectFlex

This flexible approach gives you unlimited access to your own dedicated lawyer for a fixed monthly fee. You can customise the services you wish to have support with to suit the needs of your business at any time. This can be a changing landscape so, the service will flex and adapt around you with no minimum retainer arrangements.

ConnectGo

Your 'go to' lawyer providing you with you quick access to legal advice as and when your business needs it. Connect Go services cover a range of employment and commercial law matters. Lawyers provide no messing commercial and strategic advice. Connect Go is a 'pay as you go service' which can complement your existing HR department or support your senior management team.

ConnectIR35

Connect IR35 utilises software that enables end client organisations, recruitment agencies and PSC contractors to be fully compliant with new IR35 rules. It is all online and is designed to compile accurate IR35 determinations.

They do all the hard work on behalf of end clients allowing them to manage their determination needs. It also securely stores assessments, legal advice and overall determinations, meaning documentation is easily accessible if/when HMRC make a request to view information.

ConnectET

Employment tribunals can sometimes be unavoidable even when you have followed advice. In the event an ET1 lands on your desk, you have the peace of mind that we support you and can deal with the case management preparation and representation for a fixed fee.

AVENUE
CREDIT INSURANCE

Supporting the recruitment sector has always been a challenge for insurers, restricting access to funding and limiting opportunities. Avenue is one of the leading brokers in this sector understanding recruitment, construction and the link with funding, protecting you against non-payment whilst offering unrivalled support to keep your supply chain moving. With insolvencies and credit default set to reach dangerously high levels, now is a good time to evaluate this type of policy or to re-examine any existing arrangements.

What is Credit Insurance and how can it help you?

It is an insurance policy which in return for a relatively small cost provides protection from bad debts that you suffer as the result of your debtor's insolvency or protracted non-payment. The main reason our clients choose credit insurance is for peace of mind when extending credit to new and existing debtors, knowing that a bad debt will not damage cash flow and profitability. At times of economic uncertainty and rising insolvencies, it makes good sense to protect which is often the largest asset on your balance sheet –trade debtors.

How can Avenue support you?

Unlike working with an insurer directly, Avenue has access to a 'whole of market' panel of insurers. With the assurance that you will never pay more for using a broker, you get your own account manager from Avenue as well as the insurer. We work for you, not the insurer, so we will always maximise the cover opportunities and assist in getting claims paid on your behalf.

What **if...**

… **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?

… 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? Professional Indemnity insurance alongside legal expenses insurance 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?

… **something happens to a shareholder** – or a **key person in the business falls critically ill** – could it impact your income? Have you considered the people risk in your business? Are you protected?

… you **need to recruit?** How do you retain your best 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?

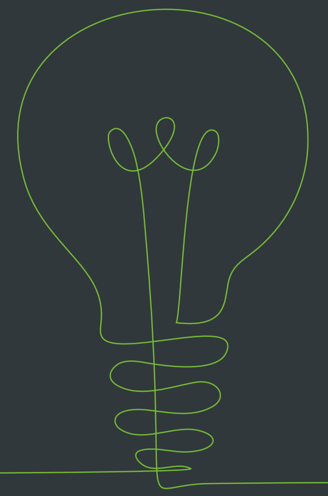
… you are asked by an end client what **system of check and validation** you have in place for the **insurances of independent contractors** you supply to them? Do you have a partnership with an insurance provider you trust and can rely on to refer your contractors to?

… your client asks you to **sign non-standard terms?** Do the terms extend your liability beyond what is **fair and reasonable?** Has somebody checked the terms to ensure you have the adequate type and level of insurance in place? Do you have vicarious liability cover?

… you are **required contractually to insure for drivers' negligence?** Can your current insurer offer the cover on terms that meet your contractual requirements at a premium that you can afford?

… **HMRC deem you to be the fee payer?** If HMRC come calling, are you confident that you could argue your case and importantly have the evidence to show the processes that have been followed? Do you have the means to pay the additional tax, interest and even a penalty? Did you know each individual supplied could carry a tax risk to your business that could be as much as 25% of the gross day rate you have paid them? Would it help to have experts fighting your corner backed by high quality insurance?

… your **largest debtor was to become insolvent?** Will your business be able to take that level of hit to its balance sheet? Do you have credit insurance in place to protect cash flow and profitability?



Your dedicated **team**

Our recruitment team is made up of some of the best in the business. From our deep insight and understanding of your market, to our approachability and excellent client service, we are here for you. We will make sure you have our support when you need it most.

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Advice that makes a difference

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Insurance Brokers
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Investor in Customers
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