

Above & Beyond

- HSE Fines & Prosecutions
- Government Compliance
- Insurance Act
- DVLA Updates
- DWP
- EU Regulations
- Employee Safety Manual
- Workplace Posters
- Industry-specific Safety Training
- Employee Newsletters
- Quote
- Claims Assistance
- Negotiate Renewal
- Cover Comparison
- Cover & Policy Expertise
- HSE Updates
- Risk Summaries
- Absentee Reduction
- Cyber Risk
- Fraud Reduction Programme
- Business Continuity Planning

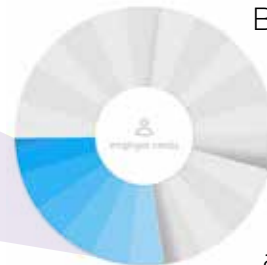


EXCEEDING EXPECTATIONS: Commercial Insurance Solutions

From compliance to communication, let us provide a full spectrum of solutions for you and your company. We understand the challenges today's employers face, and we know you're asked to take on more than ever before. Expect more from your broker—expect our full spectrum of solutions



Typical Services from Brokers



Break away from the mould of the traditional broker. The average broker only meets your basic needs when it comes to arranging covers, claims and renewal negotiation.

- **What about injuries in the Workplace?**
- **New exposures like cyber attacks?**
- **Preparing for risk assessments or HSE inspections?**



**General HSE fines average
£58,000 per conviction and total
more than £38 million every year.**

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date on the latest legal developments.



**Employers face an annual bill of
about £9 billion for sick pay and
associated cost**

We can provide the tools and expertise to help you identify cost drivers, and help create cost-reduction strategies for you and your business. We can create safety manuals, business continuity plans and return to work programmes tailored to your business' needs and goals.



**Employees who are unhealthy or
absent can lose up to 27 days of
productivity per year.**

Let us help you engage and educate your employees on health, wellness and safety with customisable plans and resources, and numerous safety and awareness materials.



**We're your
trusted source.**

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust. Let BHIB be your trusted partner.

BHIB – Above & Beyond

BHIB Insurance Brokers is a trading name of BHIB Limited.

Registered office is AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ.

BHIB Limited is registered in England and Wales number: 829660 Authorised and regulated by the Financial Conduct Authority

We are covered by the Financial Ombudsman Service.

You can find out more at www.financial-ombudsman.org.uk

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