



Cold Comfort

Insurance Solutions for the Cold Storage Industry

Miles  Smith

Cold...

The Cold Storage industry has, we believe, been crying out for an insurance facility that caters for all the industry requirements.

We at Miles Smith understand that your risks are not the same as other areas of the 'Food Industry' and require bespoke solutions.

Working alongside QBE, one of the largest managing agents at Lloyd's, we have looked closely at your industry including many in-depth interviews and have identified a scheme that we believe can cater for all of your needs.

The following points highlight some of the facilities we can offer.

- Recognise that Cold Storage risks are not the same as the rest of the 'Food Industry' and composite panels are acceptable insurance risks when properly managed
- Provide consistency of rating over the next three years, therefore giving security during a period when potential market re-alignment rating increases combined with increases in energy costs may result in considerable cash flow problems
- Offer the security of an insurance facility backed by a quality insurance underwriter who specialises in the Cold storage industry
- Appreciate that all businesses are not the same and identify with those who adhere to quality risk management processes
- Additional features include:
 - Tailored Added Value cover extensions
 - Rehabilitation and Personal Accident extensions to Employers' Liability cover
 - Engineering breakdown and loss of Frozen Food cover for static plant and Refrigerated Truck Bodies to be included in Material Damage policy
 - Risk Management Fund
 - Product recall and Financial Loss extension

We also realise that Motor Fleet and Hazardous Haulage cover is another much neglected requirement, and to those ends, we can offer one of the most comprehensive facilities available in the market today.

No discontent, just *Cold Comfort*.

Comfort

Miles Smith are independent Lloyd's insurance brokers based in the City of London. Established in 1925, we have focused on developing our expertise in insurance services for commerce and industry and have particular experience in arranging customised cover for high risk industries.

As a registered Lloyd's insurance brokers – one of fewer than 200 – we enjoy direct access to underwriters based in the London Market, where business is still done face to face and personal relationships are crucial. We currently look after over 15,000 clients, placing over £100 million in insurance premiums each year.

We are, of course, authorised and regulated by the Financial Services Authority. Our own quality procedures ensure that we maintain our ISO9001:2000 and ISO27001:2005 registration, and our Investors in People accreditation is a mark of our commitment to training and developing the expertise of our staff.



QBE Insurance Group is one of the world's leading insurers and reinsurers operating out of 45 countries around the globe and are market leaders in the vast majority of products offered. QBE has more than 120 years experience in the UK and the ability to combine local expertise with the broad knowledge of product specialists which enables them to provide innovative solutions in each territory.

QBE has long standing experience working with a range of clients in the Cold Storage industry and seeks closer ties with those who recognise the benefits of a risk managed approach. By working in partnership with their clients, QBE provide tailored risk managed solutions to a range of issues.

For more information on this product, please speak to Steve Lee or Andy Poole at Miles Smith on: **020 7283 0040** slee@milessmith.co.uk apoole@milessmith.co.uk

Alternatively, please visit our website where more information can be accessed along with details of all the other facilities Miles Smith can offer.

www.milessmith.co.uk



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Authorised and regulated by the Financial Services Authority