

DELIVERED TO YOU BY

uk general



BrokerPal

The online platform for specialist
personal lines insurance

www.ukgeneral.com/brokerpal



Welcome to BrokerPal

BrokerPal is an online community specifically designed to meet the needs of UK insurance brokers. It's an online one-stop-shop for specialist personal lines insurance products, allowing brokers to buy and administer policies quickly and easily.

The platform is free to use and has been designed and developed by UK General's expert underwriters and technology team to ensure you get the best possible online trading experience. What's more, BrokerPal has the leading products you've learned to expect from UK General without the need for a scheme with us.





As a specialist insurance provider, BrokerPal offers brokers an online trading solution with a difference:

Access tried and tested products

The products available on BrokerPal have been developed using UK General's expert knowledge as the leading specialist personal lines provider and are competitively rated giving you peace of mind when choosing them for your clients. There's a summary of the products currently available later on in this guide and we have plenty more products in the pipeline.

To see the latest of what's available, visit www.ukgeneral.com/brokerpal

Flex your own commission

By trading through BrokerPal you can flex your own commission to adjust the selling price for your client. This will help you to retain and win more business.

No licence fees

There are no licence fees or costly software to download, just simple easy access to an online platform.

Full cycle policy management

Take control with a range of auto-rated full cycle products allowing you to quote and cover in minutes, access online statements and process Mid-Term Adjustments (MTAs).

Full account control for easy administration

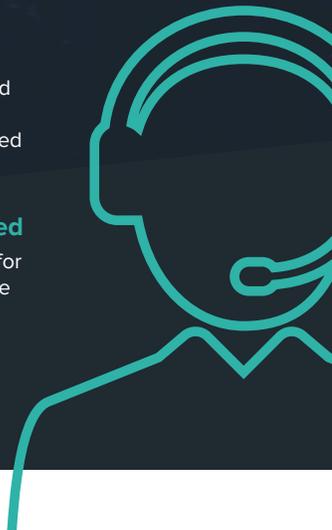
We give you control of your account so you can add multiple users. Each person has their own administrative access to manage their own accounts including client contact details and renewals.

Real people, on standby to help you

BrokerPal is supported by a dedicated team of account managers and underwriters available should you need assistance when using the system.

No minimum premium required

As no minimum premium is required for using BrokerPal, you can trade as little or as much as suits your business.



Here's a bit more about our products:

GAP

GAP insurance for cars, ensures that your policy holder is protected against the possibility of a shortfall between the claims settlement value, and the market value of their car in the event of a total loss claim with their motor insurer.

Here are the nuts and bolts:

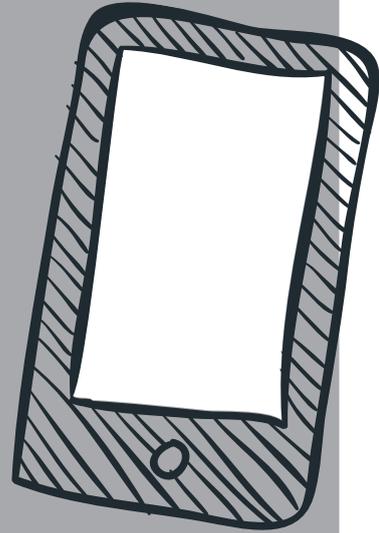
- Cover available for cars up to the age of seven years worth up to a value of £150,000
- Includes a claims limit of up to £20,000
- Select the length of your GAP policy between 1-5 years
- Simple and clear eligibility criteria for brokers and customers to see if the product is suitable

Scratch & Dent

Scratch and dent will for the duration of the policy, pay for the cost of repair resulting from minor body damage to a vehicle.

Here are the nuts and bolts:

- Using SMART (Small to Medium Area Repair Technique) repair techniques we cover
 - Paint chips which are less than 150mm in diameter
 - Dents not exceeding 150mm in diameter
 - Scratches less than 150mm in length
 - Paint scuffs less than 150mm in diameter
- A maximum of 3 claims are permitted during the 12 month life of this policy
- Pre-existing damage is not covered



Gadget

Gadgets vary in cost and many can be high value. Gadget insurance can cover the cost of repair, or if necessary the replacement, of a gadget if it is damaged or stolen.

Here's the nitty gritty:

- A maximum of 3 claims can be made in the 12 month policy period
- This includes one replacement per gadget listed in the policy if it is stolen or damaged beyond repair
- Cover is available for gadgets up to 18 months old



Tyre & Alloy

Tyre and alloy insurance covers the repair due to accidental or malicious damage to the tyre and alloys of your policy holder's car. There are three cover options available for this product; Alloy only, Tyre only or Tyre & Alloy.

Here are the nuts and bolts:

Tyre & Alloy

- Cover available for cars up to the age of seven years with mileage of up to 70,000
- Accidental damage, punctures and malicious damage is covered as part of the policy
- 12 month policy which is annually renewable

Alloy only

- A maximum of 3 claims can be made in the 12 month policy period
- Diamond cut alloys can also be selected
- Should the alloy be deemed damaged beyond repair by a nominated repairer, then £100 per alloy will be contributed, subject to the claims limit

Tyre only

- A maximum of 5 claims can be made in the 12 month policy period
- Should the tyre be deemed damaged beyond repair by a nominated repairer, then £300 per tyre will be contributed, subject to the claims limit



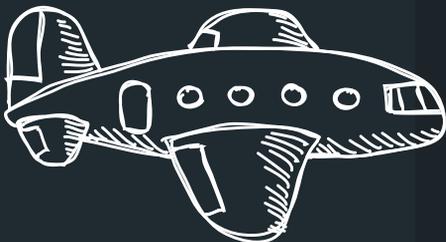


Buildings & Contents

Whether your client is looking for a separate home, buildings or contents insurance policy, or a combined policy to cover it all, BrokerPal's buildings & contents policy covers many risks to suit your client's property.

Here's the nitty gritty:

- Buildings sum insured up to a maximum of £1,000,000
- Contents sum insured up to £100,000
- Trace & access source of leak for escape of water up to £5,000
- Home emergency & legal expenses are also available as optional add ons.



Travel

Travel insurance offers financial protection against the costs associated with the failure of travel plans including medical expenses, cancellation and the loss or theft of personal effects.

Here's the nitty gritty:

- Comprehensive cover offering £10m medical expenses, £5,000 cancellation and £2k personal effects and baggage
- Cover for individual travellers, groups up to 10 people, and discounted rates for couples and families.
- Supplier failure cover included as standard
- Maximum age limit of 75 for European travel and 69 to the rest of the world
- Options for winter sports, golf, cruises and natural disaster

Single Trip

- Up to 90 days cover offered on single trip policies
- Infants up to the age of 3 insured free of charge

Annual Multi Trip

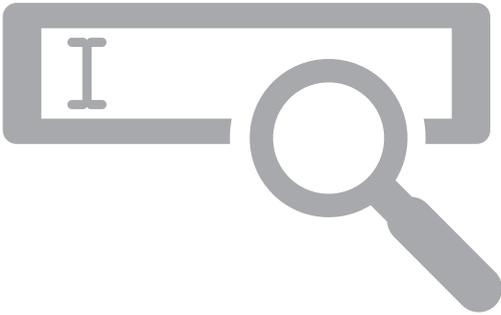
- Options for 30 or 45 day trip duration. Unlimited number of trips throughout the year
- Adults can travel independently of each other on couple and family policies

Can't find the product you're looking for?

We're just getting started and we have plans to make many more specialist products available to BrokerPal customers. Let us know what products you value the most by contacting us at

sayhello@brokerpal.co.uk

If you're unsure about what products we have in our portfolio, please visit www.ukgeneral.com to see the full list – we think you'll be impressed, we have a lot!



Financial loss insurance



Warranty insurance



Leisure & lifestyle insurance



Property insurance



Income protection insurance



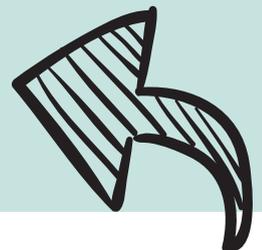
Travel insurance



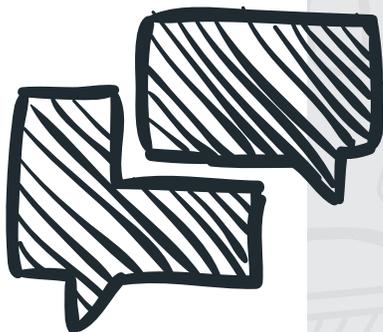
Motor financial insurance



Personal accident insurance



Say hello



BrokerPal is an online platform
but we're still here to support you.

Say hello to us at:

www.ukgeneral.com/brokerpal

E: sayhello@brokerpal.co.uk

T: 0333 400 9950



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