Giving you the security you need from the name you can trust



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We are your insurance experts for your needs





THE ANTHONY JONES TEAM – BUILT ON EXPERIENCE & EXPERTISE

Independent, straightforward and focused on our customers.

Anthony Jones Insurance Brokers was established in 1984 and has offices in Dartford and Bromley. We are a caring team, proud of our independent status and have fostered long-standing relationships with our customers and insurance partners, built on trust and reputation. We offer specialist insurance and risk management advice to our business, commercial motor and private customers and provide a tailored and personal service.

Our team of experts take the time to listen to your requirements in detail to ensure we give you the right advice, drawn from our wealth of experience – and yours.

Our company has a close-knit board of directors, underpinned by a great team of loyal and empowered people. As an independent company, we know, appreciate and value every member of our team and we understand that our customers feel the same. Our team is experienced and stable and this means we can deliver a consistent and unparalleled level of service to everyone we deal with.

Our continued success is based on great people, our independence and treating people with courtesy and respect. Trust and collaboration is at the heart of what we are all about. We are all fiercely proud of every customer we serve from the largest insurance buyer to the smallest and everyone in between.

When you become our customer you get a unique commitment: an independent, quality service which will provide peace of mind, whether it is cover for your business and livelihood or home and treasured belongings.

BUSINESS INSURANCE

Individual service, exclusive outcome.

At Anthony Jones we continue to build long-standing relationships with our business insurance customers. It's good to get to know our customers, in fact it is essential for us to do our job.

We understand that the financial and emotional consequences of an unexpected disruption to your business is devastating. This understanding means we put people in place you get to know and in the event of a loss our claims team are on hand to help.

Each of our customers has a dedicated account executive from our commercial insurance team. They work with you to get the right cover at the right price. Our account executives will regularly review what you have purchased and what you have decided not to. This is the way we give customers ongoing peace of mind, leaving you free to focus on your business.

Anthony Jones has years of credibility in dealing with a wide ranging list of industries, including specialist knowledge of transport and logistics and the vaping sector. Take a look at our testimonials to see what our customers think of us.

We have access to leading insurers, including Lloyds underwriters and this allows you to both benefit from our expertise and to gain industry-leading insurance.

This prestigious service includes but is not limited to:

- Business premises and other commercial property
- Business interruption, loss of revenue and supply chain risks
- Employers liability
- Public liability
- Directors and Officers liability
- Motor fleet
- Goods in transit and cargo insurance
- Intellectual property insurance
- Cyber crime insurance
- Professional indemnity

Our focus is on you, your business and your needs.



COMMERCIAL VEHICLE AND FLEET INSURANCE

Why choose Anthony Jones for your commercial motor and fleet insurance?

Anthony Jones is at the frontline in providing insurance and risk management solutions for the commercial motor fleet sector. Our capability in the market is highly regarded by our customers and the insurers we trust to protect businesses.

We work closely with all insurers in this sector from established household names to syndicates and specialists at Lloyds. Our knowledge of not just cover and price, but also our ability to provide bespoke individual customer solutions with insurers gives us the platform to consistently win and retain transport customers and motor fleet business.

We know what will reduce your risk and how to present your business and your processes to insurers. We can help you build new processes such as:

- Risk assessment tools and plans
- Post accident activities
- Driver and maintenance training
- Planning use of telematics and cameras.

Not all insurance brokers are the same and when it comes to managing claims we believe this to be absolutely true. Make sure you understand what service your broker is offering other than just advising on an insurer and telling you the cost.



What can you expect when you choose Anthony Jones as your insurance broker?

We have a dedicated commercial motor fleet team who deal with very varied customer needs across a wide spectrum of commercial motor and fleet risks.

Every customer has their own dedicated motor expert they can turn to. They are totally focused on providing the right solution to protect your business and take a personal interest in understanding your business inside out.

The real test of any insurance policy is the claims service. At Anthony Jones we pride ourselves in having a dedicated claims team to help you find your way through the claim process. In most circumstances there is no need to fill in forms. We are generally able to gain enough information from you over the telephone to deal with your claim efficiently. We will then keep you informed on key decisions and help manage expectations throughout the life of a claim.

Our presence and status in the market has never been more important, given the multitude of legislative, financial and social factors impacting vehicle operator costs.

How can Anthony Jones help with managing risk and meeting legal obligations?

At Anthony Jones we can help you meet your legal obligations. Irrespective of the size of your fleet, we can work with you to look at the practices and procedures within your organisation to understand and manage risk. We look at it both in terms of the exposure to your organisation from a regulatory perspective and the real risk of imprisonment for both your driver involved in a fatal road traffic collision, as well as others within your organisation.

To protect your driver's interests and your organisation you must ensure legal representation is available immediately. We are partnered with DAC Beachcroft Motor Prosecutions team to make sure this happens. The team has a formidable reputation defending the most serious motoring offences both with criminal prosecutions and the appropriate advice around the inevitable civil claim and insurance considerations.

What's happening to the cost of fleet insurance?

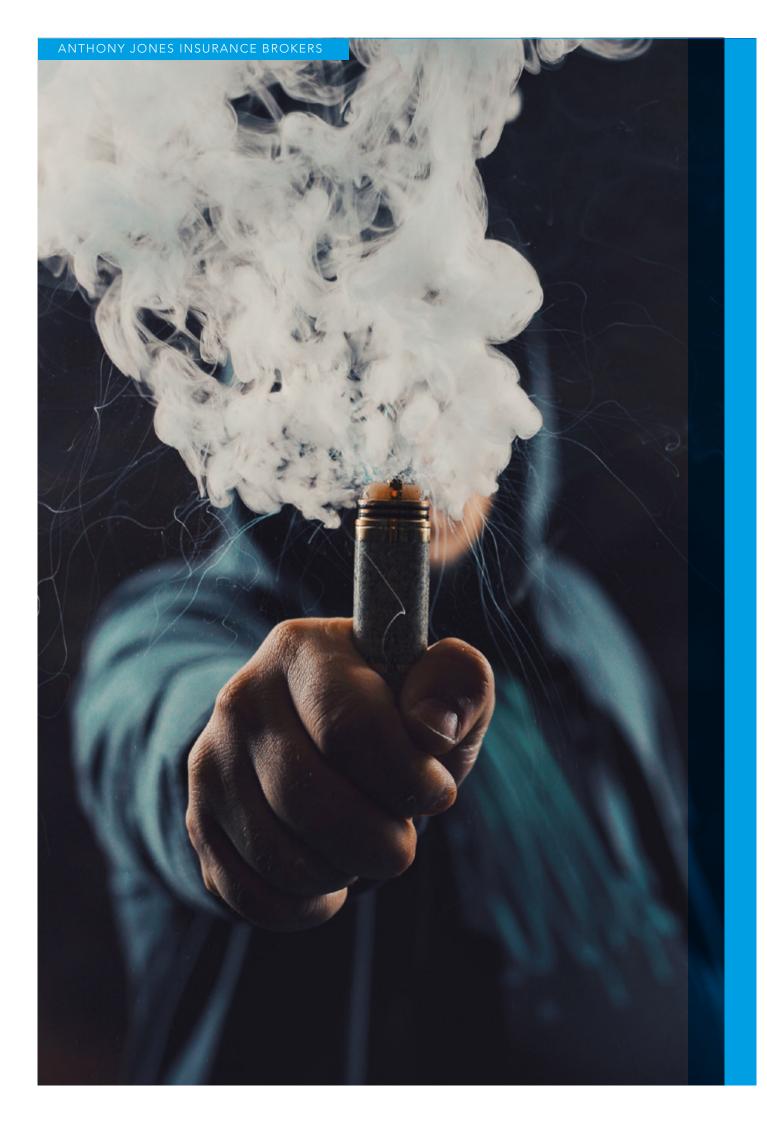
Insurance premiums are rising, rapidly for those customers unfortunate to have suffered claims or with insurers less experienced in providing sustainable risk transfer over longer periods.

There are a number of reasons:

- Premium reductions, or at least stability in charges, are increasingly difficult to obtain even where the claims experience and attitudes to risk management are favourable.
- Your choice of insurance broker really matters.
 Never has it been more critical to choose an experienced broker, such as Anthony Jones.

- Claims frequency is starting to increase as roads get busier and the cost of fuel remains stable
- Severity of personal injury costs insurers increasingly wary of catastrophic costs
- Claims cost inflation for third party property damage and own damage
- Increased technology in vehicles and the exchange rate having an impact on parts and labour costs
- Claims culture, particularly around whiplash and credit hire
- No win no fee lawyers





VAPING AND ELECTRONIC CIGARETTE INSURANCE

Specialist advice covering vaping and e-cigarette insurance

Anthony Jones are one of the leading brokers in the specialist area of vaping insurance. We have built up a wealth of experience across all aspects of this rapidly evolving sector and are the approved broker to the Independent British Vape Trade Association (IBVTA). If you are involved in this sector then you should be very conscious of the issues in arranging vape insurance cover and the potential risks of future regulatory and liability litigation action.

Product liability is the main area of focus for manufacturers, distributors, suppliers and retailers as all can be held responsible for injuries or damage to property caused by products. The risk of contaminants in e-cigarettes and vaping devices is not yet fully evaluated, leaving much debate around inhalation, ingestion and skin absorption exposures. These issues cause concern for insurers, who either exclude these risks from their cover or have withdrawn from this market completely.

It has not escaped the notice of insurers that manufacturers, marketers and retailers of vapour cigarettes and liquid nicotine cartridges are potential targets for future regulatory and liability litigation actions.

Add to this, the increasing attractiveness of vaping and electronic cigarette stock to thieves and the increasing risk of cybercrime, and this is a sector needing specialist advice in its insurance needs. It's vital that vape businesses fully understand what their insurance does and doesn't cover.

Who do we cover?

- Insurance for Vape Shops and Retailers

 Cover for retailers with vape shop
 premises, sourcing e-liquids and
 accessories from mainly outside the UK,
 predominantly China
- Online Vape Shops Insurance cover for distributors and retailers via internet sales of e-liquids, accessories, hardware, batteries and chargers manufactured outside the UK, predominantly China
- E-liquid Manufacturers and Distributors
 Cover designed for manufacturers,
 wholesalers and distributors of e-liquids
 manufactured in the UK
- E-cigarette Accessories, Chargers and Hardware - Insurance cover specifically for distributors and retailers of e-liquids manufactured in the UK, as well as accessories, hardware, chargers and batteries

You can rely on Anthony Jones for the latest advice in the vaping sector

INTELLECTUAL PROPERTY INSURANCE

Your Intellectual Property may not be tangible but it is valuable and worth protecting with insurance.

Anthony Jones is passionate about protecting the rights and ideas of individuals. Every company has intellectual property. In its simplest form the name of the company or the website address is intellectual property. Patents, trademarks, designs, copyrights, trade or industrial secrets would all be common examples. For some companies, over 80% of their total value can be derived from their intangible assets. Despite this, balance sheets rarely reflect the true value of intellectual property and insurance protection such as patent insurance is equally as rare.

Intellectual Property protection insurance has developed significantly in the last decade and is relevant to all types and sizes of organisation, from new start-up ventures to large multinationals. Enforcement of intellectual property rights, the validity of them and contractual disputes are increasingly common and, as a result, the insurance market has responded. Policy coverage has broadened whilst minimum premiums have fallen considerably.

Policies can now be tailored covering one or more of the following sections:

- Infringement defence, legal costs and damages awarded by the court
- Breach of an agreement, such as nonpayment of milestones or royalties
- Infringement pursuit
- Business Interruption / R&D costs following an injunction
- After the event (ATE) cover
- Investigation costs

In addition to providing indemnity for losses and costs incurred, IP insurance has the significant additional benefit of providing a deterrent to large competitors who may think that the insured does not have the financial resources to pursue a claim for infringement. The existence of insurance also strengthens the insured's negotiating position with any third party.

Anthony Jones Insurance Brokers is proud to be a member of IPAN (Intellectual Property Awareness Network) and we work collaboratively with our insurer partners and lawyers to help our customers protect themselves.



SMALL BUSINESS INSURANCE

Personal service, bespoke cover, competitive price.

At Anthony Jones we make it our business to get to know your business. Only by taking the time to have a detailed conversation with you can we really understand what's important to you about what you do, which in turn enables us to give you informed advice about what insurance you need for your small business.

If you've been tempted in the past to buy an "off the shelf" solution from an insurer because you think it saves you time and money, then you have good reason to give Anthony Jones a try. We'll do the leg work to save you the time involved in shopping around, we'll make sure you have the right level of cover in place to meet your needs. What's more, we may even be able to save you money.

As an SME business ourselves, we like to think we have empathy with small businesses and in particular those who recognise the value that organisations such as the FSB, Enterprise Nation, the CBI and other professional bodies provide. The support we give to our small business customers with risk management and insurance advice is an invaluable part of the service we provide. We are a people business and are committed to building worthwhile business relationships.

All small businesses are different and face different risks. For example, if you make products, you may need cover for machinery and equipment and also product liability cover. If you give advice, you may need Professional Indemnity insurance. And if you employ people, you need Employer's Liability insurance. It's the law.

There's nothing off the shelf about the service you'll receive from our friendly team of insurance experts

We'll guide you through what you should consider for your business, which could include:

- Public and Employer's Liability insurance
- Buildings insurance
- Contents and equipment cover
- Business interruption insurance
- Professional indemnity insurance
- Cyber insurance
- Director's and Officer's insurance



BUSINESS INTERRUPTION INSURANCE

Make sure you have adequate protection to get your business back up and running if disaster strikes

Most business leaders will understand that protecting people, assets and revenue are the three essentials of risk management. Unless you have been unfortunate to have suffered a major loss it remains difficult to explain to insurance buyers how important it is to protect revenue in the event of a disaster.

Maintaining your business operations or having the cash flow to make payments for remedial work after a major incident all require the right level of business interruption insurance cover. This cover aims to return your business to the same trading position as if the incident or loss had not occurred. Insure as much as possible of your gross profit – you will need it.

We will work with you to help you understand the losses that would typically result from damage. Once that is understood, we put in place cover that, in the event of a loss, will provide indemnity or reinstatement of buildings, stock or machinery and plant and a consequent loss of profit/revenue over the period. The objective is to get your business back to where it was prior to a loss.

Anthony Jones will always encourage insurance buyers to recognise that recovery of any business takes more time than most think. 70% of insurance buyers only budget for a 12 month period from the start of a loss to get a business back up and running. In most cases this is far too short. We urge buyers to be more realistic and consider 24 months as a minimum.

Amongst many things to consider:

- People affect the speed of loss recovery
- Staffing
- Outsourcing
- Landlord /Owner or Tenant
- Customers and Suppliers
- Materials cost and availability
- Planning issues
- Neighbours
- Plant/Machinery lead times/cost/ availability/site removal practicalities
- Space and land

How much could it cost to maintain your business operations?

CYBER INSURANCE

Protect your business against cyber threats.

Cyber insurance covers a business's liability and its ability to manage the impact of a cyber incident on its systems and finances. In addition, there may be issues with third parties you deal with such as a loss of confidential data, transmission of a virus or missing funds.

We would strongly advise all businesses, however large or small, with any reliance on systems and data, to consider protecting their online business. This should be treated with just the same level of importance as covering tangible assets – if not more so.

As part of our service we make it our business to fully understand the requirements of our business customers and prepare suitable levels of protections should you suffer an attack. That way we are able to ensure customers are doing everything they can to avoid a cyber-attack or data breach. It is our firm belief that prevention is better than cure. Whilst very prudent measures can be taken by businesses around IT infrastructure such as firewalls, encryption and passwords there is also the very obvious issue of human error to consider. In the event that an incident does occur, cyber insurance provides a valuable safety net.

There are many and varied types of cyber threats occurring every day. Depending on the needs of the business, cyber insurance can provide cover for:

Ransomware and extortion

In the event that a hacker tries to hold your business to ransom, cyber insurance would cover the ransom cost and provide support to manage the situation. It would also provide the services to restore system security.

Breach costs

Providing support in the event of a data breach, such as undertaking investigations and providing legal and communications services. It would also provide the services to restore system security.

Privacy protection

If your customer data is compromised, cyber cover would meet the cost of any claims brought against you for not keeping customer data secure. This may also include any associated costs, such as regulatory investigations that may be required and incur cost.

Cyber business interruption

If your business is hacked and your systems are compromised, this may prevent you from operating. If this were to happen, cyber insurance would compensate you for loss of income while your business is temporarily shut.

Hacker damage

In the event of a hacker damaging your website, data, systems or computer programmes, cyber insurance would cover the cost of repair or replacement.

Crisis containment

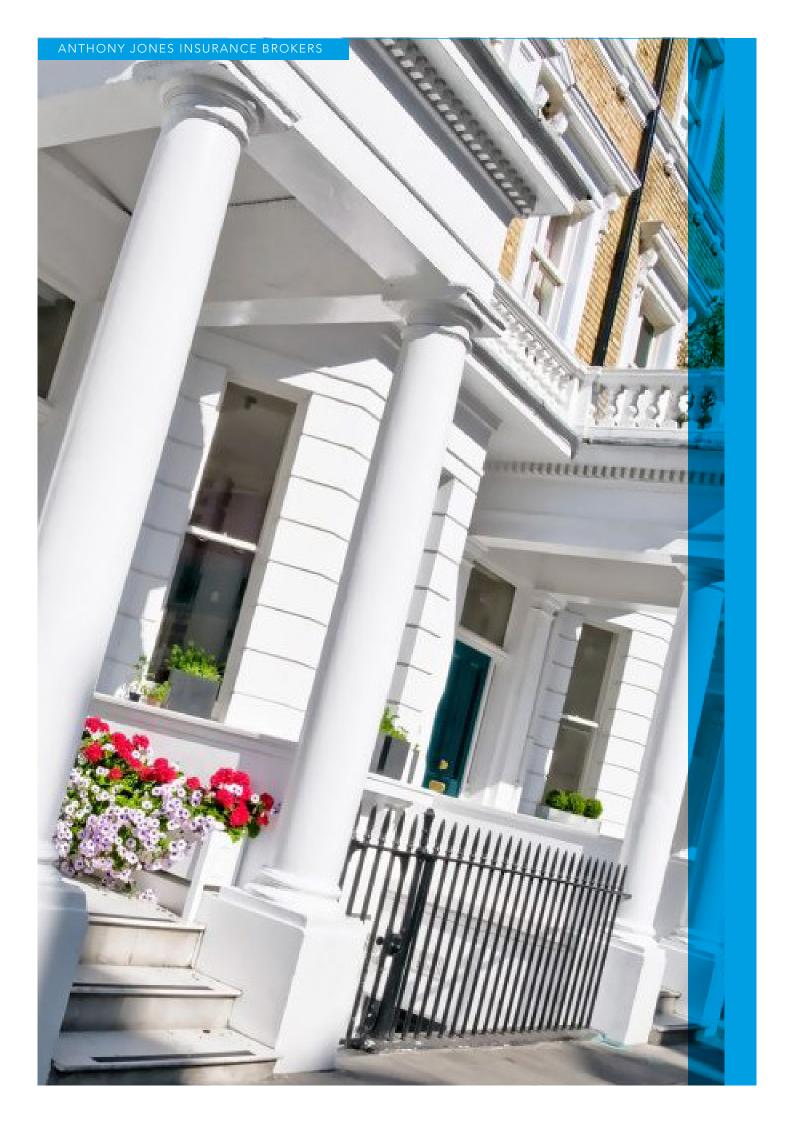
An online security breach could have a detrimental effect to the reputation of your business. Cyber insurance would provide the support to mitigate any reputational damage. It is critical that customers have access to 24 hour and 7 days a week crisis management to identify what to do and resources to deploy to solve the problem.

Crime and social engineering

An important but normally an addition to a cyber policy is protection against loss of money or other assets due to a fraudulent or dishonest act by a third party. This might be computer fraud or social engineering. Identity fraud – someone pretending to be you – needs consideration also.

Companies of all sizes are at risk from cyber attack





PERSONAL INSURANCE

Providing the reassurance that your cherished possessions are properly covered, at the right price.

At Anthony Jones we've been advising customers on their personal insurance needs for many years and are able to understand your individual requirements or needs. Wide ranging cover and the restoration, replacement or repair of buildings or high valued possessions with carefully selected suppliers and contractors is a given. We are proud of the reputation we've gained and the trust our customers place in us. We understand our customers view possessions as not just valuable, but often with great personal and sentimental value, which is priceless.

The team at Anthony Jones take great care in not only arranging the best covers, but in also providing risk management advice to give the best protection and ensure possessions stay out of harm's way.

The team are always discreet in their dealings and understand the role they play in giving customers security and peace of mind in knowing that their valued possessions have the right protection.

Any claims that arise are handled promptly and without fuss to restore the status quo as quickly and smoothly as possible.

Anthony Jones can help you with:

- Car insurance including high performance, classic or collector's cars
- Home insurance, both buildings and contents and second homes in and outside of the UK
- High net worth insurance including specialist collections, antiques, heirlooms and fine art
- Travel insurance and cover for special events
- Yachts, sailing and speed boats

Personal cyber insurance

Your security online should be as much as a priority as protecting your home and contents. We are able to offer personal cyber insurance as an extension to household insurance.

Typical essential cover would include:

- Restoring or replacing your computer systems and smart devices following a cyber attack
- Expenses and ransom monies as a result of ransomware and cyber extortion where reasonable and necessary
- Costs and services incurred due to actual or suspected identity theft
- Lost money, costs and charges incurred following credit card fraud or a phishing attack
- The cost to restore your smart devices and wearables if they are affected by a cyber attack.

CLAIMS

There seems little doubt that the media reporting of insurance issues is negative and confusing. This is largely unfair as the vast majority of insurance claims are settled and managed efficiently. As brokers, we are under a general duty of care to use our expertise to select insurers that are suitable for our clients. This includes taking reasonable care in assessing the ability and willingness of insurers to pay claims.

When we choose our insurers we look at:

- Service levels, underwriting stance and flexibility.
- Willingness, as opposed to ability, to pay claims.
- Speed of payment of claims and return premiums.

Successful negotiation of claims is of utmost focus for the Anthony Jones claims team. Not all brokers have their own Claims experts helping clients so it's important for you to understand the role your broker plays beyond obtaining quotations and placing cover for you. We believe that negotiating claims on behalf of our clients is an essential part of who we are and the value we bring.

Examples of our claims team services are:

- Liaise with insurers and adjusters to facilitate the most effective management of claims
- Reviewing reserves and removing duplicated and incorrect entries from claims listings
- Monitoring and reviewing key parts of the life cycle of a claim
- Analysing claims data and providing appropriate reports to our clients
- Planning use of telematics and cameras.



We believe that claims communication is a critical part of how we help our customers. Early notification is essential – it helps us to manage the claim and ensure we are more likely to be able to defend liability and recover costs from third parties.

TESTIMONIALS

Take a look at some of our customers testimonials and see for yourself that we can make a real difference. Not all insurance brokers are the same.

Transport and Logistics

We have dealt with Anthony Jones Insurance Brokers for more than 15 years and in that time, they have proved time and again, why we consider them as a fundamental part of our business. Due to their efficient business model, we always receive what we consider to be first class customer service: from dealing with the day to day problems of policy claims and amendments to renewal negotiations. We always feel like we receive a personal service; we speak to the people that really matter, when the job needs to be done. Their staff are knowledgeable, helpful and above all, willing to fight your cause when needed with professionalism. Due to our position in our market, the cost of insurance is of primary importance and Anthony Jones have consistently reduced our cost whilst maintaining the highest level of cover.

Stephen Firman, Managing Director - Firmhaul Ltd

I have worked with Steve and his team at Anthony Jones over the last 15 years. They have always provided a very professional/honest first class brokering service, giving confidence that we are getting the best price/service. I would recommend without question.

Aaron Pilcher, Director - Infinity Container Logistics



Outstanding expertise and care. Fantastic customer service. Very knowledgeable, professional and always helpful. Highly recommend!

Ina Todorova, Director, To&Do Services Ltd

Anthony Jones delivers confidence; both in the people we deal with and in the insurance they put in place. We consistently get value from our investment and their experts in our respective fields bring respect, honesty and realism. This frees me to get on with developing our business and building a market leading company knowing our risk and claims management is in safe hands.

Alan McNicol, Executive Finance Director - Maritime Transport

Having worked with many different Insurance Brokers over the years we were so happy to find a partner in Anthony Jones. It's not just about finding the best deal (they do!) but also about finding the best fit in terms of insurer for your business. From claims reporting stats to quarterly review meetings Anthony Jones work with us to keep on top of our claims and help to mitigate our losses and manage our fleet. Steve and his team are available anytime for advice, however small or irrelevant, and couldn't be more helpful, it genuinely feels like you are dealing with friends or colleagues. We have entrusted Anthony Jones to look after our Insurance needs for the past two years and we hope to continue doing so for many more. It's hard to find a broker, or insurer, that you can trust and rely on and with Anthony Jones we are always guaranteed to have both.

Darren Walne, Operations Director - 3rd Party Logistics

Vaping and Electronic Cigarette Insurance

As our business continues to grow rapidly we work with Anthony Jones to mitigate and reduce risk across all facets of the business. Their risk management advice coupled with clear explanations as to the risks the business continually faces is key to our relationship.

Nigel Quine, CEO - Cuts Ice Ltd

Very thorough and comprehensive. Product specific and a well priced premium (lower this year). Don't be fooled in to thinking that tobacconist cover covers electronic cigarettes and associated liquids. They don't (this is the cover I had in a previous year).

Rojean Williams

Business Insurance

Following a serious fire at one of our contract sites which caused damage in excess of £400,000, the claims service and commercial advice provided by Anthony Jones was exceptional. From numerous site visits, liaison with loss adjusters and the principal, Anthony Jones arranged for interim payments as we rebuilt the property which was completed ahead of schedule. Anthony Jones were on hand to take us step by step through the claims process which ultimately ended up with a very satisfied landlord, and a rebuilt property ahead of schedule.

Mr Tomasz Stozek, Director - S.T. Building Ltd

I have used Anthony Jones for almost 10 years for my businesses. I couldn't recommend them highly enough and I regard them as one of our most indispensable suppliers. I feel they have found not only the best value deals for us, but ones that fully protect us as a business. They are honest, reliable, professional and a pleasure to work with.

Chris Walthew, Owner/MD - Walthew Leisure Ltd

I have used Anthony Jones for a couple of years now and have always found them to be extremely professional. They take the hard work out of finding a new policy and always have the best interest of the customer at the heart of everything they do.

Cathy Durham, Property Investor

The Account executive services of Anthony Jones and their staff are exemplary. It is not only the service standards that are high but we appreciate the commercial advice and experience across a wide range of subject matter and it's this advice that we appreciate over and beyond our insurance portfolio as it allows our staff to operate in the knowledge that we are backed up by professionals in the field of insurance that in turn presents our company in a very good light with our customers. We expect high standards of customer service within our own business and Anthony Jones reflects this ethos and are our Partners in the the truest sense of the word. We would highly recommend their services.

Matt Gomez, Managing Director,
- Turnell and Gigon Group of Companies

Organising insurance cover is what we do; delivering an effective claims service is what you expect.





Personal Lines

Most helpful, knowledgeable staff. Whilst most people would say that if they got good service from someone, once, at Anthony Jones it is everyone every time.

Diane Dick

Thank you for your letter enclosing the insurer's cheque. I am most grateful for your expeditious and professional handling of this claim, further supporting my long held view that you need a good broker. I certainly have that in Anthony Jones.

Mr V Stroud

Intellectual Property

We have been using the specialist IP services of Anthony Jones Limited for all our recent client needs and found them highly effective in tailoring insurance solutions to the often challenging client briefs we have introduced and highly commend them in delivering a creative, fastidious and professional service at most cost effective rates.

Nigel H.Worth, LLB, M.PHIL,F.I.I.L.P., Director, Innovation Support Services Limited





GET IN TOUCH IF YOU NEED TO TALK TO US

You can call us or use Live chat on our website during normal office hours, Monday to Friday, 9am to 5pm.

Outside of office hours you can either email us or leave an answerphone message and we promise to get back to you the next working day.

Commercial motor, fleet and transport and logistics

Talk to Dave Godfrey on 020 8290 9099 or email commercial.motor@anthonyjones.com

E-cigarette and vape insurance

Talk to Joe Penny on 020 8290 9080 or email ecig@anthonyjones.com

Intellectual property

Talk to Mark Stevenson on 020 8290 9080 or business@anthonyjones.com

Cyber insurance

Talk to Mark Stevenson on 020 8290 9080 or email business@anthonyjones.com

Business insurance

Talk to Mark Stevenson on 020 8290 9080 or email business@anthonyjones.com

Business interruption insurance

Talk to Tom Cowap on 020 8290 9080 or email business@anthonyjones.com

Personal lines

Talk to Claire Farmer on 020 8290 7776 or email personal@anthonyjones.com

Claims

Talk to Liz Tibble on 020 8290 9085 or email claims@anthonyjones.com

General enquiries

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Call costs may vary depending on your service provider. If phoning from a mobile please check with your mobile operator. All our calls are recorded for training purposes.

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Call us on: 020 8290 4560

or email info@anthonyjones.com

Anthony Jones Insurance Brokers is the trading name of Anthony Jones (UK) Ltd, a company authorised and regulated by the Financial Conduct Authority.

Anthony Jones (UK) Ltd is an independent intermediary registered in England no. 1784409.

Anthony Jones Insurance Brokers

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