

# Making Difficult... Easy

UK Trading Guide



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# Why use us?

With our A rated capacity; easy to use trading platform and impeccable after sales service; we will enable you to meet your client expectations.

## **I**mperium Insurance Management has grown rapidly since we started trading at the beginning of 2016. Why?

We like to think of ourselves as specialists, obsessed with empowering you with something a little bit different to help you grow. We like to make difficult easy. Our focus is on enabling you to efficiently manage your SME business through:

- Making difficult products easy to trade both online and offline
- Providing you with access to specialist underwriters and scheme facilities for difficult to place risks
- Delivering impeccable after sales service

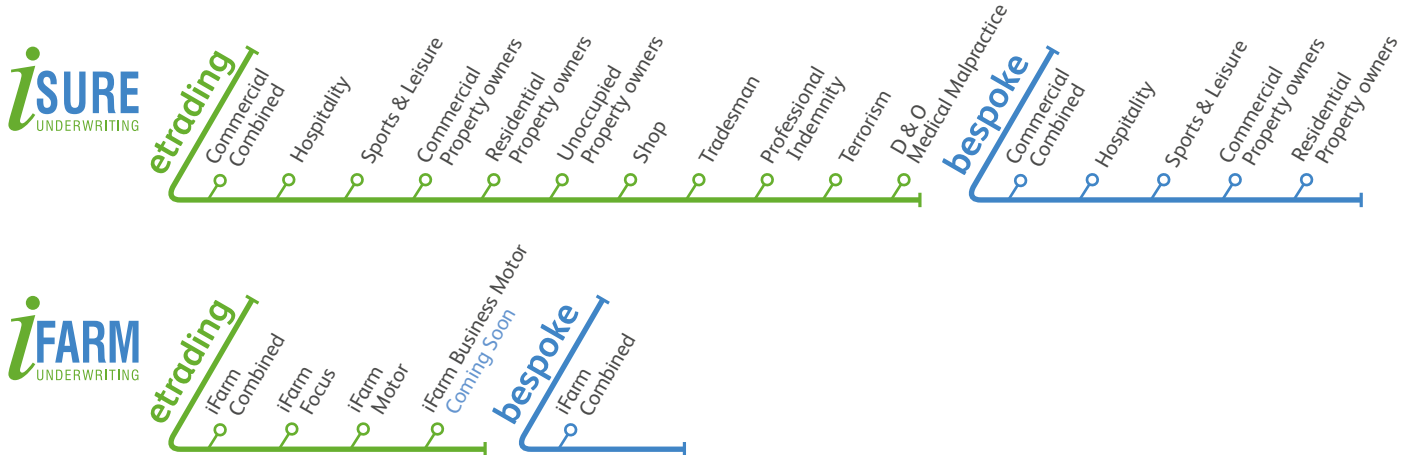
Currently we have 2 main trading brands: **iSure Underwriting & iFarm Underwriting.** iSure is our trading brand for the SME market. iFarm delivers market leading farming solutions for the farm insurance market. We also work closely with our sister company, Direct Insurance London Market, to provide you with access to unusual and difficult to place risks.

We are passionate about empowering brokers to help them grow their business and we make difficult easy by:

- Providing a choice of ways to trade, be it etraded or bespoke
- Keeping our Trading Platform question set short, consistent and only asking relevant questions
- Ensuring a seamless referral process for anything that doesn't fit our trading platform
- Delivering a comprehensive product range
- Ensuring access to decision makers with a 'can do' attitude

# Product Overview

Imperium insurance offers you a broad range of products, traded either by etrade or a bespoke solution as follows:



# Imperium's Leadership Team



**Tony Lawrence**  
*Chief Executive*

Tony is a high experienced Insurance CEO. His experience is in leading both MGA's and insurance brokers. His desire to deliver leading value to customers by doing things differently, led him to develop Imperium's market leading MGA model.



**Sean Murray**  
*Managing Director - iSure Underwriting*

Sean leads the development of Imperium's iSure business in Ireland. A highly respected relationship developer, Sean has made Imperium's distribution what it is through the action he takes on customer feedback, proposition development and enthusiasm for growth.



**Alun Roberts**  
*Managing Director - iFarm Underwriting*

Alun leads Imperium's iFarm business. His unrivalled experience of the farm market and insight into the deployment of etrading solutions for customers is second to none and has enabled him to rapidly turn iFarm Underwriting into a market leader.



**Steve Robinson**  
*Underwriting Director*

Steve has a track record of underwriting success at major UK insurers. His underwriting development set Imperium on its current journey and he brings a wealth of technical underwriting expertise and winning strategies to deliver profitable growth.



Making Difficult...  
Easy

[www.isureunderwriting.co.uk](http://www.isureunderwriting.co.uk)

## Easy to trade

Instant quotes - maximising your efficiency

## Easy to bespoke

Specialist wordings available for scheme opportunities to give you an edge

## Easy to earn

Competitive commissions across all product lines

## Easy to review

Clear monthly report issued across all product lines

## Easy to deliver to your clients

Through guaranteed 24hr service delivery and instant access to documents

## Easy for you to place 'hard to place risks'

Through a wide underwriting footprint and access to Direct Insurance London Market



# Hospitality

iSure's **Hospitality Select** insurance offers wide cover to protect the assets, earnings and legal liabilities of your client's hotels, restaurants, wine bars and pubs. It can accommodate entertainment and outside catering.

## Flexible Covers

- Option to include guest effects £50,000 any one loss/ £1,000 any one guest
- Option to include personal effects £25,000 any one loss/ £1,500 any one article
- Computer breakdown – up to £100,000 Hardware & Records, £50,000 loss of information, £50,000 increased cost of working
- Book debts automatically included to £10,000 with option to extend
- Loss of Money £5,000 during business hours and transit with higher limits available
- Loss of license up to £250,000

## Standard Covers

- 30% Seasonal increase with higher limits available
- £50,000 Exhibition cover
- £25,000 Theft Damage to Buildings
- £2,500 for Outside Catering
- £2,500 for Property in the Open
- Cover for leakage of beverages
- Public/ Products Liability
- Commercial Legal Expenses

## Benefits

- High level of cover under one policy
- Enhanced commission
- Quick turn around of enquiries

## Most Wanted Business

- [Hotels](#)
- [Restaurants](#)
- [Wine Bars](#)





iSure's **Sports & Leisure Select** insurance offers wide cover to protect the assets, earnings and legal liabilities of your client's sports & leisure business.

## Flexible Covers

- Frozen foods cover automatically included to £1,000 and higher limits available
- Computer breakdown – up to £100,000 Hardware & Records, £50,000 loss of information, £50,000 increased cost of working
- Book debts automatically included to £10,000 with option to extend
- Loss of Money £5,000 during business hours and transit with higher limits available
- Loss of license included up to £100,000 and higher limits available
- Public/ Products Liability standard limit of indemnity £2,000,000 with option to increase to £5,000,000

## Standard Covers

- Theft by employees included up to £5,000 with higher limits available
- Personal accident for the insured, including the directors, partners and committee
- Up to £5,000 for wedding cancellation
- Up to £5,000 for trophies and works of art
- Up to £5,000 cover for playing surfaces
- £5,000 for Outside Catering
- £5,000 for Property in the Open

## Benefits

- High level of cover under one policy
- Quote & Buy in under 2 minutes
- Enhanced commission
- Quick turn around of referrals
- Easy to manage portfolio transfers
- A Rated Capacity

## Most Wanted Business

- [Royal British Legion Clubs](#)
- [Private Members Clubs](#) including social, political, masonic lodges, ex-serviceman and community clubs
- [Sports & Social Clubs](#)
- [Health & Fitness Clubs](#)
- [Bowling Clubs](#)



# Commercial Combined

iSure's **Business Select** insurance offers wide cover to protect the assets, earnings and legal liabilities of your client's businesses. We cover over 750 trades.

## Underwriting Strategy

- Property led business up to £6m sum insured any one location
- Provide solutions for well managed non-standard risks
- Deliver excellent service and commercial underwriting expertise

## Flexible Covers

- Business Interruption – 12 to 36 months indemnity periods as required
- Computer breakdown – up to £100,000 Hardware & Records, £50,000 loss of information, £50,000 increased cost of working
- Book debts automatically included to £10,000 with option to extend
- Loss of Money £5,000 during business hours and transit with higher limits available
- Goods in transit automatically included for £5,000 and flexibility to increase to £50,000
- Public/ Products Liability standard limit of indemnity £2,000,000 with option to increase to £5,000,000

## Standard Covers

- 30% Seasonal increase with higher limits available
- £50,000 Exhibition cover
- £25,000 Trace & Access
- £25,000 for Drain Clearance
- £25,000 for Patterns & Moulds Cover
- Cover for key employees up to £50,000

## Benefits

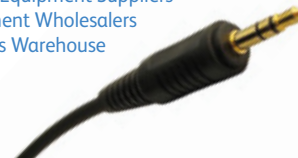
- High level of cover under one policy
- Quick turn around of referrals
- A Rated Capacity

## What we don't want

- Waste & Recycling
- Chemicals
- Nightclubs
- Animal Feeds
- Safety Critical
- Oil & Petrol

## Most Wanted Business

- Audio Equipment Manufacturers
- Bathroom Wholesalers & Manufacturers
- Breweries
- Builders Merchants
- Catering Equipment Manufacturers
- Computer Warehouse
- Door & Window Manufacturers
- Electrical Goods Manufacturers
- Engineers
- Furniture Wholesalers
- Hardware and Ironmongery Manufacturers
- Kitchen Wholesaler
- Machinery Warehouse
- Metal Workers
- Motor Accessories Manufacture
- Musical Instrument Manufacturer
- Office Equipment Manufacturer
- Optical Instruments Warehouse
- Organic Foods Retailing
- Precision Engineers
- Retail Shops
- Satellite & TV Equipment Suppliers
- Sports Equipment Wholesalers
- Wines & Spirits Warehouse
- Woodworkers



iSure's real estate solutions provide the ultimate in flexible solutions and are designed to encompass the needs of commercial and residential property owners. Risks up to £5m any one location can be e-traded. We offer capacity for risks up to £100m any one location on a bespoke basis.

## Cover (Etrade)

- Automatically includes Accidental Damage and Subsidence
- Buildings cover up to £5 million sum insured any one location via our etrade platform.
- Automatically includes 25% Day One
- Landlords contents automatically included to £25,000 with higher limits available
- Up to 20% Loss of rent included as standard with options to increase
- Includes malicious damage by tenants £10,000
- Includes up to £100,000 Contract Works Cover
- Legal expenses up to £50,000
- Drain Clearance £5,000
- Loss of attraction £50,000

- Trace & access £25,000
- Loss of metered Utilities £25,000
- Property Owners Liability £5m as standard with option to buy £10m
- Option to include Employers Liability and Terrorism

## Benefits

- Quote & Buy in under 2 minutes
- Enhanced commission
- Quick turn around of referrals

## Most Wanted Business

- **Commercial Property Owners** cover available for over 700 tenant occupations, including:
  - **Offices**
  - **Retailers**
  - **Manufacturers including:**
    - Electrical Appliance Manufacturing
    - Hardware Manufacturing
    - Kitchen Equipment Manufacturing
  - **Distribution including:**
    - Health Products
    - Wines & Spirits
    - Food Wholesaler
- **Residential Property Owners** cover for houses, purpose built flats and portfolios
- **Unoccupied Commercial Property Owners** – cover for commercial properties unoccupied for up to 24 months. Options of FLEA, FLEA & Wet Perils and All Risks cover



# Shop

iSure's **shop** insurance is designed for high street retailers, from small newsagents to large department stores, up to £5m turnover. Over 175 trades can be bought on our etrade Platform.

## Flexible Covers

- Business Interruption automatically included up to £750,000 with higher limits available
- Frozen Foods automatically included up to £2,000 with higher limits available
- 30% Seasonal increase automatically included with flexibility to increase
- Goods in transit automatically included for £5,000 and flexibility to increase to £20,000
- Optional household contents cover up to £50,000
- Book debts cover automatically included up to £10,000 with higher limits available

## Standard Covers

- Computer breakdown – hardware & records £25,000, Reinstatement of data £15,000, Increased costs of working £15,000
- Cover for national lottery equipment
- Exhibition cover up to £10,000
- Legal expenses up to £100,000
- £5,000,000 Public and Products Liability

## Benefits

- Quote & Buy in under 2 minutes
- Instant documentation
- Enhanced commission
- Quick turn around of referrals
- Easy to manage portfolio transfers
- A Rated Capacity

## Most Wanted Business

- Arts & Crafts
- Barbers
- Bakers
- Bookshops
- Coffee Shop
- Confectioners
- Cycle Shops
- Double Glazing Showroom
- DIY
- Florists
- Farm Shop
- Greengrocers
- Greeting Cards
- Glass Merchants
- Hardware/ Ironmongers
- Health Food Retailers
- Locksmiths
- Models & Hobbies Shop
- Motor Accessories
- Newsagents
- Opticians
- Paint Shop
- Sandwich Shop
- Sweet Shops
- Tea Rooms
- Plumbers Merchant
- Stationery Supplies
- Toy Shops



# Tradesman

iSure's **Tradesman** insurance is designed for businesses engaged in traditional building and allied trades up to a maximum of 12 employees undertaking manual work.

### Underwriting Strategy

- To provide solutions for over 300 trades
- Provide solutions for well managed non-standard risks
- Underwrite schemes and rollovers

### Benefits

- Quote & Buy in under 2 minutes
- Enhanced commission
- Quick turn around on referrals

### Cover

- Up to 6 temporary employees
- Automatically includes BFSC up to 30% of turnover
- Option to cover up to £20,000 of tools
- Optional Contract Works cover up to £500,000
- Includes Legal Expenses Cover up to £25,000

## Most Wanted Business

- Bathroom Installers
- Bricklayers
- Builders
- Carpenters
- Carpet Fitters
- Car Washing/ Valets
- Caterers
- Cavity Wall Insulators
- Conservatory Installers
- Cleaners
- Damp Proofing Installers
- Electrical Contractors
- Electronic Engineers
- Exhibition Stand Erectors
- Fascia Board & Guttering Fitters
- Fencing Contractors
- Fitness Instructors
- Flooring Contractors
- Furniture Repairers
- Gas Fitters
- Glaziers
- Grave Diggers
- Joiners
- Kitchen Installers
- Loft Conversion Contractors
- Loft Insulators
- Monument & Stone Masons
- Office & Shop Fitters
- Painters & Decorators
- Partition Contractors
- Pebble Dashers
- Plasterers
- Pressure Washers
- Racking & Shelving Installers
- Shop Fitters
- Therapists
- Ventilation Contractors
- Yoga Instructors



# Professional Indemnity

iSure's **Professional Indemnity Insurance** is designed for general professions from consultants to agricultural contractors. It is suitable for businesses with a turnover up to £5,000,000 and you can choose your client's limit of indemnity from £50,000 to £5,000,000.

## Cover

- Civil liability cover up to £5million
- Libel and slander
- Loss of documents cover
- Unintentional breach of confidentiality
- Infringement of copyright or patents
- Criminal proceedings cover
- Cover for Principals

## Benefits

- Quote & Buy in under 2 minutes
- Enhanced commission
- Quick turn around on referrals

## Most Wanted Business

- Acupuncture
- Aerial Erector
- Aerobics Instructor
- Air Conditioning Consultant
- Agricultural Contractor
- Alarm Installation
- Aromatherapist
- Art Dealer
- Business Analyst
- Beauty Therapy
- Boxercise Instructor
- Cable TV Installation
- Child Care Advisory Service
- Computer Training
- Conference Organisers
- Corporate Identity Consultants
- Damp Proofing Services
- Ductwork Installer
- Employment Agents
- Fire Risk Assessors
- First Aider
- Fitness Instructor
- Glazier
- Groundworker
- Hair & Beauty Consultant
- Heating Consultant
- HR Consultant
- Internet Service Providers
- Laboratories
- Management Consultants
- Media Consultants
- Nurseries/Playgroups
- Occupational Therapy
- Payroll Services
- Pharmaceutical Consultant
- Software Consultancy





# iSure's Team

## Leadership Team

### **Tony Lawrence**

*Chief Executive*

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### **Steve Robinson**

*Underwriting Director*

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## Underwriters

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Going the distance...



[www.ifarmunderwriting.co.uk](http://www.ifarmunderwriting.co.uk)





Call us today  
0203 818 8061



## Making Difficult... Easy

- ✓ Easy to trade complex products online
- ✓ Peace of mind should the worst happen with A Rated Capacity
- ✓ Flexibility to accommodate hard to place risks

Get a Quote



# iFarm Underwriting

iFarm Underwriting, the UK's leading agricultural and rural offering from Imperium, is focused on giving our broker partners expert underwriting across a wide range of products backed by quick, personalised service, superior claims handling, and an innovative approach to risk.

At iFarm, we are passionate about helping our broker partners succeed by delivering solutions to develop alongside the ever-changing face of risk in the agricultural sector.

Without risk, there is no reward.

## Skills and Resources

As we continue to grow our business, we are providing more underwriting support and expanding our appetite to include new solutions for larger and more complex risks.

Our innovative and unique proposition includes:

- Market leading "Quote, buy & bind" platform
- 24 hour turnaround for new business enquiries (in referral)
- Expert claims handling via Crawford Agriculture
- 'A' rated capacity across all lines of business

## What We Offer



iFarm Focus



iFarm Combined



iFarm Motor



# iFarm Motor Risk Appetite

When the worst happens, expect the best. iFarm Motor is an online book and bonus Motor policy specifically designed for farmers, landowners and smallholders.

## Instant quotes available when...

- At least one Agricultural Vehicle is insured
- Agricultural Contracting is up to 20% of the annual turnover
- Private Cars – maximum vehicle value £60k
- Commercial Vehicles – maximum vehicle value £30k
- Agricultural Vehicles – maximum vehicle value £75k
- Quads/ATVs - maximum vehicle value £10k
- Commercial Vehicle GVW under 7.5T
- ALD > 25 with facility to extend named drivers over 21

## By system referral to iFarm

- ALD > 21 restriction
- Drivers under 21 where exposure is limited
- Vehicle values over above thresholds
- Other rural occupations
- Agri Contracting > 20% of annual turnover
- Any single claim or accumulation of claims over £10k
- No Agricultural Vehicle selected
- Vehicles you own insured elsewhere
- Drivers with 7 or more penalty points

## System declines

- BT35, BT48, BT60, BT68 & BT69 postcodes
- GVW over 7.5T
- Hire & Reward

## Policy benefits include

- Driving other cars extension provided when the policy includes private cars and is issued in the name of an individual
- Unspecified trailers and implements up to £50,000 when attached (or last attached) to an insured vehicle (higher limits available on referral)
- Approved repairer scheme available for private cars with courtesy car benefit
- Authority to authorise repairs up to £750
- Replacement vehicle cover provided, where the vehicle is within 12 months of first registration for private cars & commercial vehicles
- GBP 20,000 in respect of Global Positioning System (GPS) equipment used for precision farming (if included within vehicle value)
- Motor Legal Expenses (Optional) £100,000

## Discounts available for:

- ALD > 30 (replacing named driver discount)
- Maximum bonus (60%) earned for 4 years NCD on PC & CV with automatic protection
- Multi vehicle discount
- Age of vehicle discount
- Security discount
- Excess discount



# iFarm Combined

A more traditional approach, suitable for larger farms incorporating Business Interruption, PA&S and Milk in Tanks

## Optional Flexible Covers

- Land Agent Fees
- Environmental Impairment Liability up to £2 million
- Contamination of Own Milk up to £5,000
- Financial Loss
- Business Interruption – Gross Profit basis available for diversified activities
- Accidental Damage available under Property Owners section
- Commercial and Family Legal Expenses
- Various commercial diversifications catered for

## Standard Covers

- Household Section includes Accidental Damage
- Day One Uplift on all Buildings and Machinery at 25%
- Dedicated Property Owners section including automatic Loss of Rent up to 20% of the sum insured
- Basis of Settlement Clause applicable to Sections 2 and 3 – Proposer can select whether to reinstate or replace with modern materials at the time of the claim rather than at inception of the cover

- Malicious damage by Tenants up to £10,000
- Hay and Straw stack limit £50,000
- Contract works cover up to £150,000 under Household section
- Contract works cover up to £100,000 under Property Owner section
- Contract works cover up to £250,000 under Agricultural Building section
- Walls, Gates and Fences provided up to £5,000
- 75% Average Clause of for entire Agricultural Contents section
- Fuel Tanks and Contents up to £7,500
- Public/Products Liability standard Limit of Indemnity of £10 million
- Under Public Products Liability Bed and Breakfast, DIY Livery up to 6 horses, up to 25 camping pitches and Farm Visits included
- Loss of Money & Assault
- Goods in Transit up to £5,000
- Personal Accident – no Winter sports exclusion

*\*Note that specific Section Extensions will only apply if that Section is operative*

## Benefits

- High level of cover under one policy
- Enhanced commission
- 24 hours turnaround of enquiries



The UK's first Farm package policy targeting smaller/family run enterprises with lower exposure levels, with a minimum policy premium of £275 + IPT & fee.

### Target Clients:

- Smallholders, hobby farmers
- Small farms, family run enterprises
- Residential property owner/bed and breakfast (own dwelling) & holiday lets
- Lessors of land used for agricultural, horticultural and grazing purposes

Lower exposure = more competitive rating structure

### Benefits & Features:

- Public/Products Liability includes Bed and Breakfast, DIY Livery up to 6 horses, up to 25 camping pitches and Farm Visits
- Loss of Money & Assault
- Goods in Transit up to £5,000
- Fuel Tanks and Contents up to £7,500
- Working Dogs up to £3,000
- Specialist wordings available for scheme opportunities to give you an edge
- High level of cover under one policy
- Enhanced commission
- 24 hours turnaround of enquiries

Grow in safe hands...



# iFarm's Team

## Leadership Team



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## Trading Team



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## Office Team



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di | Direct  
Insurance  
London Market

... a niche specialist Lloyd's broker specifically aimed at serving the London Market needs of Commercial Insurance Brokers





[www.dilm.co.uk](http://www.dilm.co.uk)

# Direct Insurance London Market

**Direct Insurance London Market is a leading independent, specialist Lloyd's broker.** Providing brokers with access to niche capacity for unusual & difficult to place risks. We have developed some of the UK's leading schemes, delivered by award winning service.

Capitalising on our strong relationships, industry knowledge and first class service within the industry has enabled us to provide solutions where mainstream markets and other London Market brokers cannot.

## **Our exclusive schemes include:**

- BIBA Environmental Contractors Scheme
- Recycling and Waste Management Scheme
- Asbestos Removers and Surveyors Scheme
- Laboratory and Analysis
- Rail Contractors Scheme
- Water Treatment
- Unoccupied Property
- Terrorism
- Medical malpractice

## **Our expertise:**

- Motor Fleet
- High Risk Liability
- Property Insurance
- Contract Works and Plant
- Professional Risks
- Excess of Loss
- Product Recall Insurance
- Cyber Insurance
- Civils and Groundworks Contractors
- Leisure Insurance
- High Hazard Liability

## **Benefits of working with us:**

- A-Rated Markets
- Generous Commissions
- Fast enquiry turnaround
- Dedicated Account Executives
- In house Claims Team

Send us your enquiry today and our dedicated team will be on hand to acknowledge and progress your enquiry within 24 hours.



# The Team

## Business Development Team



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## Broking Team Motor



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## Broking Team Non Motor



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**IMPERIUM**  
INSURANCE MANAGEMENT LTD

**iSURE**  
UNDERWRITING

**iFARM**  
UNDERWRITING

iSure Underwriting and iFarm Underwriting are trading names of Imperium Insurance Management Ltd (IIM), authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number 617085. IIM is an Appointed Representative of Direct Insurance Group Plc, authorised and regulated by the Financial Conduct Authority, Firm Reference Number 306080.