

INCEPTA
INSURANCE AND RISK MANAGEMENT
Part of **HOWDEN**

Property and casualty,
Lloyd's broker and
underwriting agency
– **Incepta**



Incepta, a Howden company and Lloyd's Broker, is based in the heart of London, on the doorstep of Lloyd's and numerous London Market insurers, with whom the team meets daily and negotiates terms for brokers and customers. Incepta has relationships and partnerships with insurers stretching back over many years and strongly believes in longevity and continuity.





Insurance for UK businesses

Incepta specialises in the non-standard, more difficult areas of the UK economy. The experience and expertise of our team enables us to offer a broad range of products relevant to your clients' needs.



Underwriting and capacity

Incepta underwrites on behalf of a number of insurers and Lloyd's syndicates, all of which are regulated by the Financial Conduct Authority and subscribe to the Financial Services Compensation Scheme.



Customer advice and guidance

Incepta's clients are central to everything we do. Client focus means our ideas and initiatives are developed with the client in mind. Understanding your clients' needs and responding with clear, concise advice is a prerequisite to how Incepta operates.

Key features

Our Underwriting team is able to offer comprehensive solutions on a wide range of products and will deliver a high standard of service throughout the process, from quotation to issue of policy documentation.

Risk Placement

- A flexible, fair-minded approach
- A quick turnaround
- Immediate cover
- Excellent service standards
- A comprehensive policy, tailored to meet the needs of you and your clients

Products

- Stand Alone Property or Liability packages
- Combined Packages
- Property Owners including Unoccupied Property Underwriting
- Material Damage/Business Interruption
- Public/Products Liability
- Employers Liability
- Property Owners Liability
- Commercial Legal Expenses

Incepta is confident of securing terms on the most challenging of risks including risks with adverse claims history, convictions & liquidations.

Property Owners

– Commercial & Residential

In house binders – up to £12M buildings/rent any one location.
Access to the open market for larger sums insured.

Premiums starting from £250 + IPT

- Property owners risks - (including listed properties/first loss/debris removal only)
 - Residential properties (single & portfolio) including HMO/Asylum seeker/DSS
 - Blocks of flats (including all types of Cladding).
 - Vacant properties
 - Food Risks
 - Asylum Seeker Hotels
 - Schools
 - Wholesalers & Retailers
 - Woodworkers, Joiners and Pallet Manufacturers
 - Manufacturing
 - Metal Workers
 - Leisure Risks including nightclubs
 - Composite panels including cold stores
 - Listed Buildings
 - Multi-tenure risks
 - Non-Standard Construction including thatch roofs
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Liability

Premiums starting from £250 + IPT

Covers included:

- Public/Products Liability
- Employers Liability
- Excess of Loss
- Standalone Property Owners Liability

All trades considered, including but not limited to:

- Roofing & Scaffolding
 - Demolition
 - Schools
 - Waste & Recycling
 - Food Risks
 - Asylum Seeker Hotels
 - Wholesalers & Retailers
 - Woodworkers, Joiners and Pallet Manufacturers
 - Plastic Manufacturing
 - Metal Workers
 - Leisure Risks
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Commercial Combined

Incepta can tailor coverage to meet the specific needs of your client's business insurance.

Premiums starting from £500 + IPT

Target trades:

- Contractors
 - Leisure Risks
 - Takeaways
 - Sports Clubs
 - Sawmills
 - Offices
 - Manufacturing
 - Retail including Jewellers
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Why choose INCEPTA?

We are all about service. Our commitment to fast turnaround and solid advice is what our business is built on – ensuring that you and your clients get the support you need when you need it.

We've been trading for thirteen years and operate as a Lloyd's Broker and underwriting agency, with an in-house underwriting team who can offer immediate cover on our Lloyd's and company market binding authorities.

Benefitting from our own in-house binders and access to the open market, we aim to provide a dependable, quality insurance service supported by innovative products. We will offer clear and consistent advice and seek to deliver an economical answer.

And, as part of Howden, no matter the challenge, we can get the right people in the right place to create a solution tailored to you and your clients.

Key contacts:

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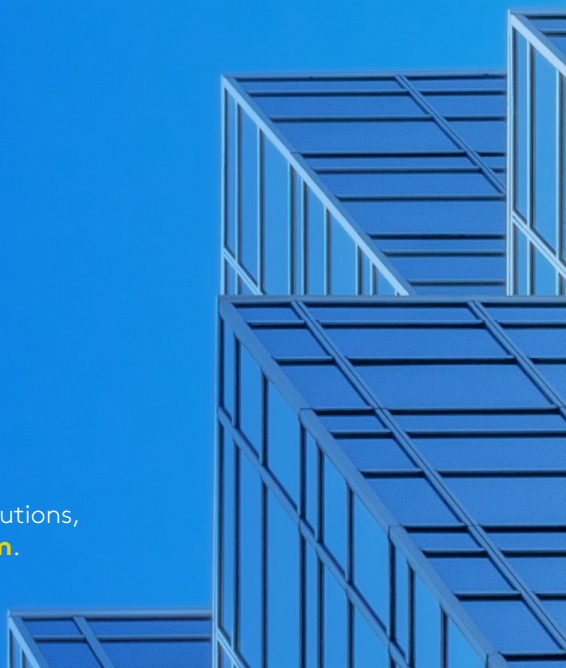
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To find out more about us and our solutions, please visit www.inceptagroup.com.





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