



Jackson Lee Underwriting

**THE
SPECIALISTS**

Welcome to JLU.

Jackson Lee Underwriting (JLU) is an independent MGA specialising in a broad range of niche insurance products. Established in 1991 JLU has been supporting brokers with innovative insurance solutions enabling them to ensure their customers have the best insurance protection available.

All products are supported by A rated capacity, we are a Lloyds Coverholder.

Products are available via our online portal ABEL. Holiday and Sports Travel+ are available on the JLU bespoke travel portal. For larger schemes, we are happy to consider sub-delegated authority.

We are delighted to carry the BIBA endorsement for GAP Insurance, Early Termination Insurance, Holiday Travel, plus Sports Travel Insurance.

Our team are here to help you with further information about setting up an agency and how we can work with your business visit

www.jacksonleeunderwriting.co.uk

HOLIDAY TRAVEL+

SPORTS TRAVEL+



BIBA Endorsed Travel Insurance Scheme



Our BIBA endorsed portfolio of travel insurance solutions is designed to help Brokers offer the widest possible range of travel insurance solutions to their customer base.

We offer five products targeted to specific market segments and a number of ways to trade, all available via our secure online platform.

Holiday Travel+ and Sports Travel+

- Our BIBA endorsed Holiday+ and Sports+ travel policies are designed for individuals, families, groups and sports teams.

Holiday Traveller and Longer Stay

- Our new Holiday Traveller and Longer Stay products are designed so Brokers can target specific market segments helping open up new revenue streams.

All our travel policies provide full cover for Covid-19, including for emergency medical expenses and cancellation (if diagnosed within 14 days of departure).





Key Features

Holiday Travel+

- Cover available for cancellation up to £10,000 per person.
- Cruise holidays covered as standard.
- Available to customer aged up to 75 (Annual Multi-Trip) and up to age 85 (Single Trip).

Sports+

- Cover for 350+ adventure sports and activities.
- Cover for training, competition and course fees included as standard.
- Available to customer aged up to 65 (Annual Multi-Trip) and up to age 65 (Single Trip).

Holiday Traveller

- Designed for travellers on a budget.
- Optional cover for Winter Sports, Golf, Gadget and Rental Excess.
- Available to customer aged up to 70 (Annual Multi-Trip) and up to age 80 (Single Trip).

Longer Stay

- Provides cover for single trips up to 540 days.
- Includes cover for non-manual study and work abroad.
- Available to customers aged up to 65 (Single Trip Only).

All our policies are designed to allow independent travel for all insured persons including children.



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BIBA Endorsed GAP Insurance Scheme

Fleet GAP Insurance

Protect your clients fleet of vehicles and balance sheet with our Fleet GAP solution including Temporary Replacement Vehicle.

A simple, flexible, and cost-effective GAP policy designed **to protect all vehicles on the fleet schedule** following a write off or total loss - from cars to trucks and if financed, leased, or bought outright.

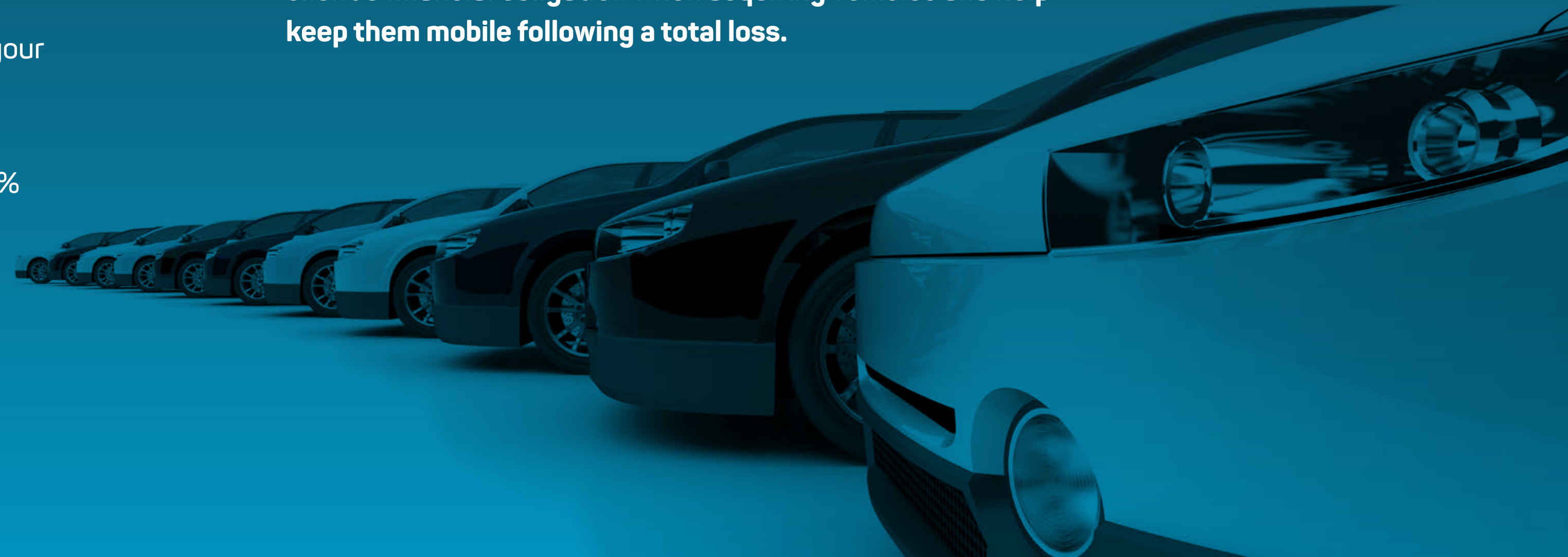
Benefits include:

- We will pay any outstanding finance or termination charges owed by your client or 'Top Up' the motor insurers settlement by 25% whichever is greater
- If owned outright we will 'Top Up' the motor insurers settlement by 25%
- A fully insured Temporary Replacement Car or Van up to 3.5t for up to 42 days to keep your client mobile
- £750 paid towards any unrecoverable excess your client is required to pay

Quotations are quick and easy to obtain from our own system using a 'quick fleet indicator' or directly from our experienced underwriters.

Backed up by A Rated security, product training for your teams, and with our own in-house claims specialists, we can help you introduce this exclusive product to your clients.

In summary, this competitively priced Fleet GAP and Temporary Replacement Vehicle solution will protect your client's financial obligation when acquiring vehicles and help keep them mobile following a total loss.





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BIBA Endorsed GAP Insurance Scheme

GAP Insurance



A range of insurance products designed to protect your customer against a financial shortfall in the event their vehicle is declared a total loss. The cover extends to include non-recoverable policy excess up to £750 and temporary replacement vehicle for cars and light vans up to 3.5t GVW.

The way we purchase vehicles has changed considerably over the past few years from ownership to a subscription-based model where at the end of the agreement term the vehicle is returned to the finance company.

Conventional motor insurance does not always afford enough cover for the financial exposures in these finance arrangements and GAP insurance provides an additional layer of protection.

We offer solutions for cars, vans, minibuses, black cabs, motor homes and HGV's and will cover a range of uses including, courier and driving school tuition.

GAP Insurance is sold by motor dealers and finance companies and the product is now available to insurance brokers to offer the same cover at a more competitive premium.



Learner Driver Insurance

This insurance is designed for an individual with a provisional licence to learn to drive on a specified vehicle which is either owned by themselves or owned by someone else. It applies to customers who are residents of the UK and use their vehicle mainly in the UK.

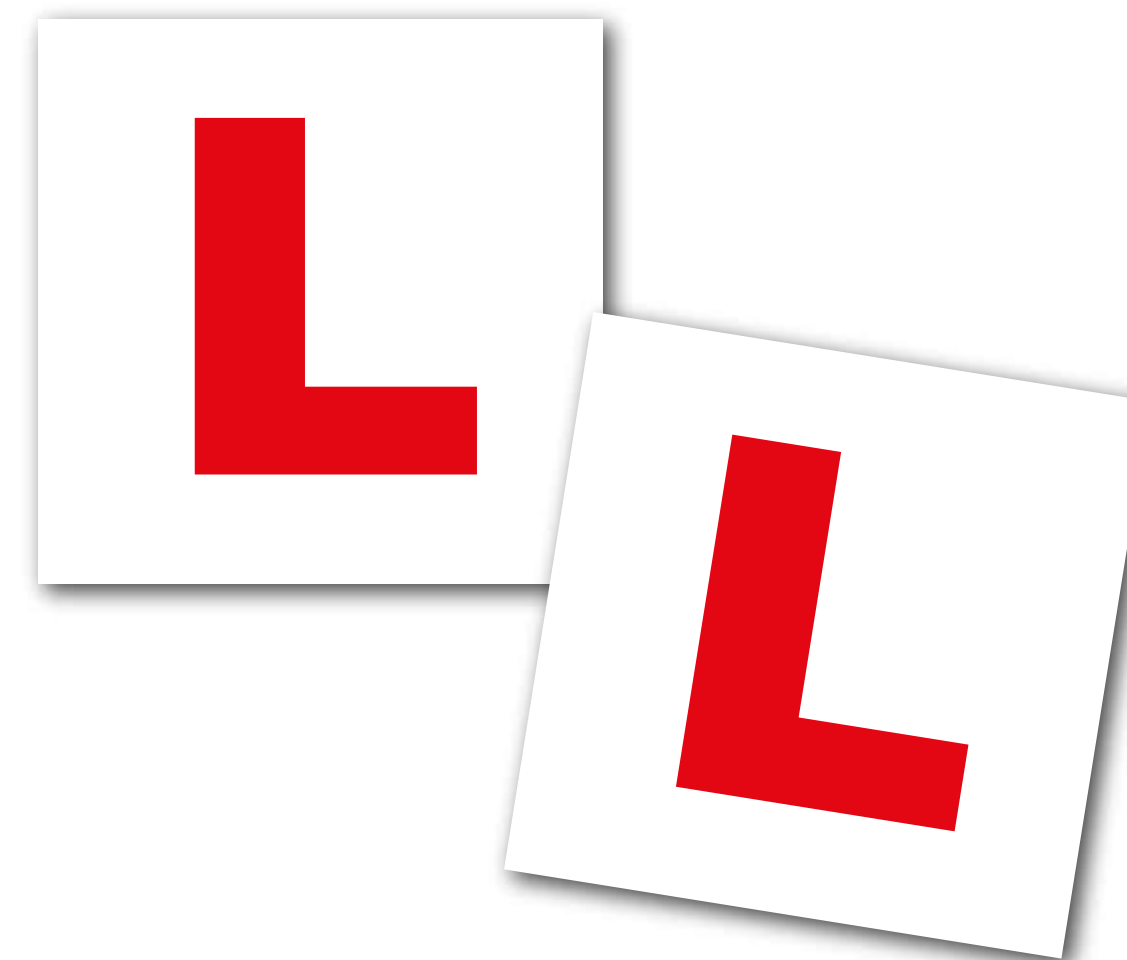
The product is designed to allow a learner driver to receive extra tuition without it affecting the owner of the vehicle's no claims bonus or claims experience.

The product is flat rated and allows the learner driver to choose the length of cover they need from one to six months and extend it when they need to.

Fully Comprehensive with just £250 damage excess.

Eligibility:-

- Provisional Licence holders aged between 17 and 21
- You have been a UK resident for 5 years or more
- You have a valid UK provisional licence
- No previous or pending convictions or driving disqualifications
- No previous or pending accidents, claims or criminal convictions
- Vehicle has NOT been modified or altered in any way (including wheels, suspension, bodywork or engine)
- Vehicle has no more than 5 seats



This policy only covers the provisional licence whilst being supervised to learn to drive and the supervisor in the passenger seat is aged 25 or over, has held a full UK Driving Licence for 3 years or more, must be a UK resident for a minimum of 2 years, and does not have a DR coded motoring conviction (for Drink or Drugs offences) endorsed on their driving licence within the past 5 years.

BIBA Endorsed Early Termination Insurance Scheme



This insurance is designed for businesses who take part in the salary sacrifice scheme who arrange an electric car as a benefit in kind to their employees. It applies to businesses where their employee's are residents of the UK and use their vehicle mainly in the UK.

When a company provides their employee with an electric vehicle under the salary sacrifice program there is a risk to the employer who may face an early termination charge from the leasing company in the event of the vehicle being returned to the leasing company in the circumstances detailed below.

Early Termination Insurance provides businesses with protection in the event of :-

- Resignation
- Accident or Sickness
- Loss of Licence
- Maternity / Paternity and Adoption Leave
- Expatriation
- Death

This product is purely for businesses with a fleet of pure electric and hybrid electric vehicles.



Travel - Staff Seasonnaire

Our policy is designed to provide cover for employees working in ski and holiday resorts overseas and is available to any business domiciled in the UK.

Key Features

Compulsory Staff Group Cover includes:

- Emergency medical expenses incl. 24/7 assistance – up to £5 million
- Personal Liability – up to £2 million
- COVID-19 cover for curtailment

Optional Extended Cover includes:

- Non-emergency medical expenses – reduced excess of £60, 5 sessions of physiotherapy in resort
- Curtailment, missed departure
- Personal baggage, personal money, gadget
- Legal costs and expenses
- COVID-19 cover cover for curtailment



Group, Individual and Sports Personal Accident Insurance including Motorsport and Track Days



Accidents can happen and can leave you unable to work or with unexpected expenses. Personal Accident Insurance is designed to provide a tax-free cash payment in the event of Accidental Death or Disablement following an accident. Both fixed lump sums and weekly benefits are available.

Jackson Lee Underwriting Personal Accident insurance is underwritten by "A" rated security.

Benefits include

- **A lump sum payment in the event of Accidental Death or Permanent Total Disablement**
- **Cover for Temporary Total Disablement (weekly benefits)**
- **Cover for permanent total loss of:**
 - One or more limbs**
 - Sight in one or both eyes**
 - Hearing in one or both ears**



Claims

When the unfortunate happens and there is a need for your customer to claim on their insurance policy it is important that they receive a robust service. Wherever possible we will have the claims authority to administer claims, our colleagues are trained to manage the individual circumstances of each claim.

We hold delegated claims authorities with our insurance partners including Lloyds syndicates. We also take customer feedback for each claim administered by our team, some examples are shown below.

// With the quality of service and speed I will most certainly be recommending this product and specifically yourselves. I can't thank you enough for your assistance - your claims handlers have made an unpleasant experience much easier with their attention and assistance - many thanks.

I found this service exceptional - and I wanted to take it out again for my new car but I bought an Audi and they only offer this one to Ford.

I have been very pleased with your service.

The client mentioned is one of mine and I know how impressed they were with the handling of the claim and in particular the settlement.

Guidance and advice was excellent, kept well informed throughout. Exactly as they said claim settled within 5 days.



Training

For all of our products we offer training which provides an overview of the opportunity and an insight to the features, benefits and target market. Training can be provided via webinars or in person and will help your team understand better how these products work and how they can be introduced to your customers.

Some comments from brokers...

(GAP & ETI Webinar)

Really good webinar. I've heard of GAP insurance but not had any dealings with it either in work or personal life so it's good to get an understanding of the product. Also for ETI which is something new entering the market.

Great webinar especially helped with ETI cover as this is fairly new to me.

Really good overview of products and how they operate.

(Travel Webinar)

Extremely useful and with so much insight and practical information that can be utilised.

Very good presentation along with information provided on Q and A Session.

Really enjoyed all the clear and concise information and the way it was so expertly delivered with such authority and depth of understanding. Also the importance in having this cover in place before you travel. I thought the real life examples given really helped to bed in the importance of the information we were being given. Excellent webinar.





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