

# Sennet Professional Indemnity Limited

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## Sennet Professional Indemnity Limited Making your workplace better protected

### The Company:

SPIL is a trading style of Sennet Professional Indemnity Limited (Company # 3344896)

Over the past decade the insurance industry has seen a move away from the all-encompassing broking houses to the development of a number of specialist brokers dedicating services to a specific client base. SPIL is at the vanguard in this new concept in insurance intermediaries.

Since its establishment in 1997 SPIL has dedicated itself to providing the very best in professional indemnity insurance to our clients.

SPIL was started by Paul James, who has had over 30 years' experience in the Commercial and Professional Indemnity sector of the insurance industry. The last ten years as Professional Indemnity underwriter for the largest reinsurance company of its' type in the world (The General Reinsurance Corporation) establishing their London and European Professional Indemnity Underwriting Department. S P I L goal is to offer specialist professions and emerging user groups full access to a dedicated tailored insurance solution.

SPIL is an Appointed Representative of Blue Shield Insurance Services Ltd who are Authorised and Regulated by the Financial Conduct Authority under # 303304 to undertake insurance mediation business and effect insurance contracts.

SPIL uses dedicated insurance facilities and the general insurance market to source insurance products.

SPIL is remunerated by receiving commissions from underwriters and in some instance by applying placement fees, which will be clearly stated.

SPIL does not undertake work on an execution only basis.



## **SPIL Insurance Abilities**

In any one given insurance placement there are a number of critical factors which combine to make the risk transfer mechanism fully effective, primary amongst these are :-

- Familiarity and Knowledge of the Client's work
- Recognition of the Client's real insurance requirements
- Client - Broker Liaison
- Specific Insurance Knowledge of:-
  - ⇒ Wordings
  - ⇒ Endorsements
  - ⇒ Costing
  - ⇒ Policy Handling

## **SPIL Insurance Delivery**

- Balanced Insurance Delivery
- Knowledge of Specific Client's Risk Transfer Needs
- Knowledge of General & Manuscript Wordings and Conditions
- Individually Tailored Insurance Documents
- Efficient Policy Control
- Legalrisks has arranged a simple direct debit facility for use by its' client base at a nominal APR.
- Depth of Knowledge of Scheme Placements

## **The Importance of Claims Handling**

In all of the placements undertaken by SPIL the utmost importance is attached to the claims handling. No insurance placement is complete without the ability of the insurance broker to be able to handle the claims requirements of the insured. SPIL has taken specific consideration of this and has enhanced the claims handling ability of its' operation by the means in which it places the original enquiry. SPIL works closely with the insured and user groups to understand their potential areas of exposure. In doing this it places the insurance into specific underwriters who have the best ability to defend their Clients against any suits brought against them and who offer the insured the broadest cover for their particular field of operation. SPIL ensures that each of the underwriters is of the best security to be able to meet the future insurance requirements of the insured.

