



# Features & Benefits for Brokers

## Administration

### Features:

- Unique policy underwritten by Aviva Insurance providing a high degree of product differentiation
- Unique product to Aviva broke
- Accessed through online trading platform allowing brokers access to quotations and documentation, policy issue, sales & marketing support
- Simple administration
- Provides a range of benefits that businesses recognise which are not widely available under one policy
- Claims are handled by Aviva Insurance
- Fast and efficient application process – simple health declaration, no cover for any pre existing medical conditions within 36 months

### Benefits:

- Provides opportunity to increase GWP and achieve end of year target
- True differentiator as part of Aviva Club status
- New business tool
- Improve renewal retention
- Quick quotations, efficient underwriting criteria, delivers contract certainty
- Quick decision making online
- Efficient service
- Targets the decision makers within any business
- New cover, but experienced claims handling team
- Confidence in claims handling
- No medical questionnaires required
- Minimal information required on business and insured persons

## Policy Cover

### Features:

- Business Protection becoming more prevalent to business owners/managers
- Cover afforded to Directors, Partners, Shareholders or Sole traders
- The business selects the policy limit and names the insured person/s
- Shareholder protection or keyman cover available and all major shareholders to be included
- Cover available to virtually every business
- Sole traders provided with specific covers attributed to their trade
- High limits of indemnity available

### Benefits:

- Appeals to insurance buying decision maker
- Provides ability to protect value of the shares built up in a business by its shareholders
- Business chooses indemnity limits, key person/s and scope of cover afforded
- Protects business from loss of keyman and maintains shareholders' value
- The type of business entity determines sections of cover available
- Sole trader protection
- Covers available:
  - Business Protection
  - Shareholder Protection
  - Accident and accidental death only excluding sickness
  - Specific cover for Sole traders

## Marketing

### Features:

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- Sales and marketing support provided

### Benefits:

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- Unique selling point
  - Help acquire new business
  - Improve renewal retention
  - High perceived value, easy to sell benefits
  - Appeals to the needs of the decision maker purchasing the insurance
  - Supports the policyholder's continuity plan
  - Sales and marketing support
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For more information contact your broker or visit [www.zincis.co.uk](http://www.zincis.co.uk)

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