

# General Insurance

## Here's how we can help

At Lakin Clark Financial Planning Ltd, we are financial-planners, which means we concentrate on helping you to increase your wealth and overall financial security.

Increasingly, in western society, our wealth is defined by our possessions or assets, and it is therefore more important than ever before to ensure that such things are adequately insured.

Nowhere is this more critical than when it comes to the ownership of **property**, as in recent years private investors have placed far greater reliance on bricks and mortar as a means of investing.

Our own expertise, as financial-planners, can only help you so far. Lakin Clark Financial Planning Ltd have qualified advisers able to help you with such issues as life-assurance, mortgage-protection, critical illness, income-protection, private medical insurance and accident, sickness & unemployment cover (ASU).

However, for other, specialist, types of insurance, we would always prefer to rely upon the experts, and in this case are very happy to recommend **Higos Insurance Services Ltd**, a well-established firm of general insurance brokers who work cooperatively with professional firms of intermediaries like ourselves.

How can Higos help?

- ✓ Bricks & mortar insurance
- ✓ Contents insurance
- ✓ Specialist insurances for Buy-To-Let properties
- ✓ Motor insurance (at renewal) - private car, motorcycle, trailers, commercial vehicles, agricultural vehicles, taxis, minifleets, minibuses & coaches
- ✓ Marine insurance
- ✓ Employers liability insurance
- ✓ Public liability insurance
- ✓ Professional Risks - professional indemnity, Directors & Officers, Marine Cargo, Contingency, Bonds/Surety, Political Risks, Credit Insurance
- ✓ Annual travel insurance
- ✓ Breakdown cover

If your existing insurance is coming up to renewal, or if you require new cover, why not complete the attached referral form and let us have it back? Whilst *cost* is always an important factor when it comes to insurance, we have chosen Higos for this service because they look very carefully at the *quality* of the cover.

Higos are professional insurance *brokers* which means that you benefit from impartial advice.



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