



COHIBL

CAUNCE O'HARA
INSURANCE
BROKERS LIMITED

A truly independent broker, providing
comprehensive insurance solutions for
businesses and families since 1995

A few words from our Directors

It is our privilege to be part of a team of people who pride themselves on putting customers first, always. COHIBL are one of the few remaining truly independent insurance brokerages in the UK and, in being so, we are able to put your insurance and risk management needs before the needs of all others.

The very foundations of COHIBL were forged because Chris Counce and Martin O'Hara believed that customers were not being treated in the right way, and they set out to change that. In essence, the DNA of our company began with customer care, and we have been proud to continue to service clients in this way ever since.

We operate in a landscape which is increasingly pushing customers towards automation and low involvement on a personal or face-to-face basis. Where other brokers are seeing their clients less and less, we remain true to our core values, and ensure that all our clients, whether commercial or private lines, receive the same level of personalised service.

We have always been multifaceted, with both an in-house claims team and the value-added service of risk management. Regardless of the size of your business or the amount of premium that you are paying for your insurances, the level of care that you receive doesn't waiver at COHIBL.



Chris Counce



Martin O'Hara



Andy Wells



Ben Leeson



Intro to COHIBL

We offer an unrivalled expertise in product knowledge, and have industry specialists in:

- ✓ Professional Indemnity
- ✓ Buildings, Machinery & Contents
- ✓ Commercial Property Owners
- ✓ Public Liability
- ✓ Employer's Liability
- ✓ Umbrella / Payroll
- ✓ Directors and Officers Liability
- ✓ Cyber
- ✓ Motor Fleet
- ✓ Motor Trade
- ✓ Business Interruption
- ✓ Personal Accident
- ✓ Marine Cargo
- ✓ Employee Benefits

Caunce O'Hara Insurance Brokers was founded in 1995 with a simple objective – to put customers first. This objective is not just part of the company DNA but is embodied in our culture today.

It is our mission to help our clients plan for the unexpected, feel protected, and thrive in their businesses through our comprehensive insurance packages. Our dedicated broking service, in-house claims, and risk management services are always on hand to provide outstanding advice through the good times and the bad.

Our experience tells us that everybody's insurance requirements are different. Therefore, we take time to assess your risk and understand what you need, so we can tailor your insurance to make sure you are comprehensively covered.

With support from our team of business insurance experts, you will benefit from the right amount of cover from the most appropriate insurers, at a highly competitive premium. If you need to submit a claim, our dedicated in-house claims team will work hard to settle it quickly and efficiently for you, so you can get back to normality, fast.



Our Offering

Our team of insurance professionals take the time to understand your business and what's important to you. It's this understanding, coupled with our relationships with insurance providers, that allows us to provide you with access to the best possible products and risk management solutions.

We pride ourselves in being experts in what we do. Whether you are dealing with our broking, claims, risk management, or finance teams, you can be assured that you're dealing with experts in their field who are uncompromising in putting you and your needs at the heart of what they do.

Mid to Large Corporate Insurance

With our help and advice, we will arrange business insurance that's specific to your requirements, so you're confident you have the right level of cover, whatever your industry.

We provide regional, national, and international cover, backed by top-rated insurers, with a vast experience of looking after mid to large corporate businesses like yours.

We'll take the time to assess your risk and understand your needs, so we can tailor an insurance portfolio to fit your businesses requirements. With advice and support from our team, you'll get the right amount of cover from the most appropriate insurers, at a highly competitive premium.

And if you need to claim, we'll work hard to settle it quickly for you, so you can get back to business as usual, fast.



Small Business Insurance

Every single client is important to us here at COHIBL.

With specialist cover for a wide range of small businesses, our comprehensive insurance protects you against the unexpected.

Your business needs to be agile in order to remain competitive, so you need a trusted adviser who can work quickly, whilst being adaptive to your requirements, and without ever allowing standards to drop. At COHIBL, we tailor your policies specifically to your business requirements, and our flexible, affordable insurance packages are the simple way to get the cover you need, quickly, whilst not sacrificing quality advice.

Backed by more than 25 years' experience in looking after companies like yours, our team of small business insurance experts help you find the best cover and price, so you can focus on what's important to you. And if you need to claim, we'll process it quickly to help your business get back on its feet as soon as possible.

Due Diligence

At COHIBL, we're specialists in Mergers & Acquisitions.

Over the years we've helped many of our clients and professional connections navigate through such transactions.

These processes are complex, with often a strong degree of risk being taken by any of the parties involved, so you need to be sure that the correct advice is received. During our Insurance Due Diligence exercise we will confidentially provide professional advice on the existing insurance arrangements of your target business. We will identify any risks posed to the business and

outline if their current insurance programme sufficiently protects against these risks. If we have concerns with the existing programme in place, we will make recommendations on how to mitigate any failings, and action these for you, should we become your appointed broker.

Our Partners

Forging partnerships and relationship building is what we do, but this doesn't stop at our valued clients. Businesses benefit from working together, and having a network of trusted partners allows us to build our product knowledge, innovate and ultimately grow stronger.

If you're looking for a likeminded business, with expertise in risk management and insurance solutions, then look no further. Contact us today to discuss how we might partner together.

Private Client Insurance

When you acquire the very best assets in life, they deserve an insurance package to match.

COHIBL's Private Client Team have the expertise to understand what matters to you and our service propositions meet these requirements head on. That's why we're excellently placed to protect the possessions you care about most.

We understand that an insurance broker holds a position of absolute trust, which is why we go to great lengths to ensure that your personal information is always protected.

At COHIBL, your confidentiality is our number one priority. We work on behalf of some of the UK's most high-profile individuals with absolute discretion and care.

With strict GDPR processes and regulations in place, you can rest assured that your data will be treated with the upmost confidentiality.

Home, Contents, Jewellery & Artwork

In most cases, the most valuable possession you own will be your home, your jewellery, and artwork. At COHIBL, our Private Client team devote their time to understanding your individual insurance needs, in turn providing you with the best possible advice and insurance solution.

Many of our High-Net-Worth markets, both Household and Motor policies, offer a 0% Interest Direct Debit facility, giving you the option to split your payments over the course of the year.

Continuity is key. At COHIBL, we value our staff, meaning the average length of service across our business is 10 years plus. This in turn ensures that our clients are provided with consistency in their support team.



Landlord & Investment Properties

As a property owner, we understand that you require the very best cover available to protect you and your tenants in the unfortunate event of a loss.

Here at COHIBL we specialise in property insurance, so if you own a house, a block of apartments, or a portfolio of properties, we have an insurance policy for you.

Prestige & Classic Car

COHIBL specialise in providing bespoke motor insurance products from our panel of insurers. Whether you have an expensive supercar or a timeless classic, a collection of vehicles or a single vehicle, we have the cover to meet your needs.

We understand the need for the correct cover to protect your treasured vehicles and our Private Client team will endeavour to find you an appropriate insurance solution.

Yachts & Boats

The right insurance policy will give you the peace of mind you need to get the most from your yacht or boat.

Our specialist partner insurers provide the best-in-class policies to give you all the right cover in one simple, comprehensive package including yachts, powerboats, cruisers, sports boats, and RIBs from 7m. We can cover your vessel whether based in UK, Europe or worldwide.

It's everything you need to keep your boat safe on the waves and back in the dock.

Personal & Family Travel

Wherever you go on your trips, you can be confident that our wide range of annual or single trip policies will keep you and your family fully protected.

Cover can include key benefits such as increased medical expenses cover, personal accident, cancellation & curtailment, winter sports, and other hazardous activities.





Umbrella

COHIBL have been a leading supplier of insurance solutions to Umbrella & Payroll companies for over 25 years.

We pride ourselves in the continued development of our bespoke products, meeting the needs of the industry as emerging risks or legislative changes demand.

There are very few insurance companies that understand the insurance needs of Umbrella & Payroll companies, but with COHIBL being recognised by them as experts, underwriting authority is delegated to us so that our experts can be responsive in meeting your needs.

The Umbrella & Payroll sector has changed considerably over the years and COHIBL has innovated to ensure the insurance needs of the industry are well served.

Today we have the ability and capacity to ensure umbrella company workers in hundreds of trades, occupations and professions including perceived high-risk roles for a range of market sectors. Our efficient and dedicated in-house claims team is on hand to assist you in the event you need to call on your insurance.



Why use COHIBL for your Umbrella Insurance

"We've been a client of COHIBL for over 15 years now, due in no small part to their continued attention to our needs. They've always operated as an extension to our business rather than a client/provider relationship and have taken the time to understand exactly how we operate to constantly ensure our risks are both covered and minimised. Exactly the kind of provider any business needs."

Sector Specialists

Recognising the evolving political and legal landscape, COHIBL partnered with specialty blue chip insurers. In doing so we go beyond insurance, with tax, legal, and contract professionals forming part of our expertise.

In-House Underwriting

Our specialty insurer partners recognise the expertise within COHIBL and have delegated the underwriting of insurances to us. When you deal with COHIBL, you're dealing with decision making experts who underwrite according to your needs.

Market Leading Cover

The insurance needs of your sector have evolved over time, as has our insurance offering. We offer cover for 1000's of professions, including cover to the full policy limit for those considered to be higher risk to a general insurer.

Competitive Premiums

With costs increasing across most business expenses, you can be assured that at COHIBL we continually review our pricing to ensure that premiums remain competitive, without compromising the coverage needs of your business.



Employee Benefits

In today's fast-paced business landscape, a company's most valuable asset is its workforce. At COHIBL, we understand the pivotal role that employee benefits play in shaping the wellbeing, engagement, and retention of your team. Our Employee Benefits Division is dedicated to revolutionising the benefits landscape by tailoring solutions that cater to the distinct needs of each client and their workforce.

We firmly believe that every organisation deserves a benefits programme that resonates with its values and priorities. Our mission is to craft a well-designed benefits programme that goes beyond the conventional, with a focus on employee engagement, productivity, and retention. Our unique approach ensures that your benefits align seamlessly with your company's goals and objectives whilst managing the mental, physical, social, and financial dimensions of wellbeing within your workplace.

Most policies these days have some function that overlaps or impacts another benefit you may offer. This can be rather confusing when using multiple partners for your benefits. Our comprehensive range of services and products for you, allows us to manage the whole of your wellbeing needs allowing a seamless offering to be presented to your workforce.



Bespoke Benefits Strategy:

Our expert team collaborates with you to build and design a benefits strategy tailored to your specific needs. From initial conceptualisation to seamless implementation and ongoing monitoring and management, we provide end-to-end support.

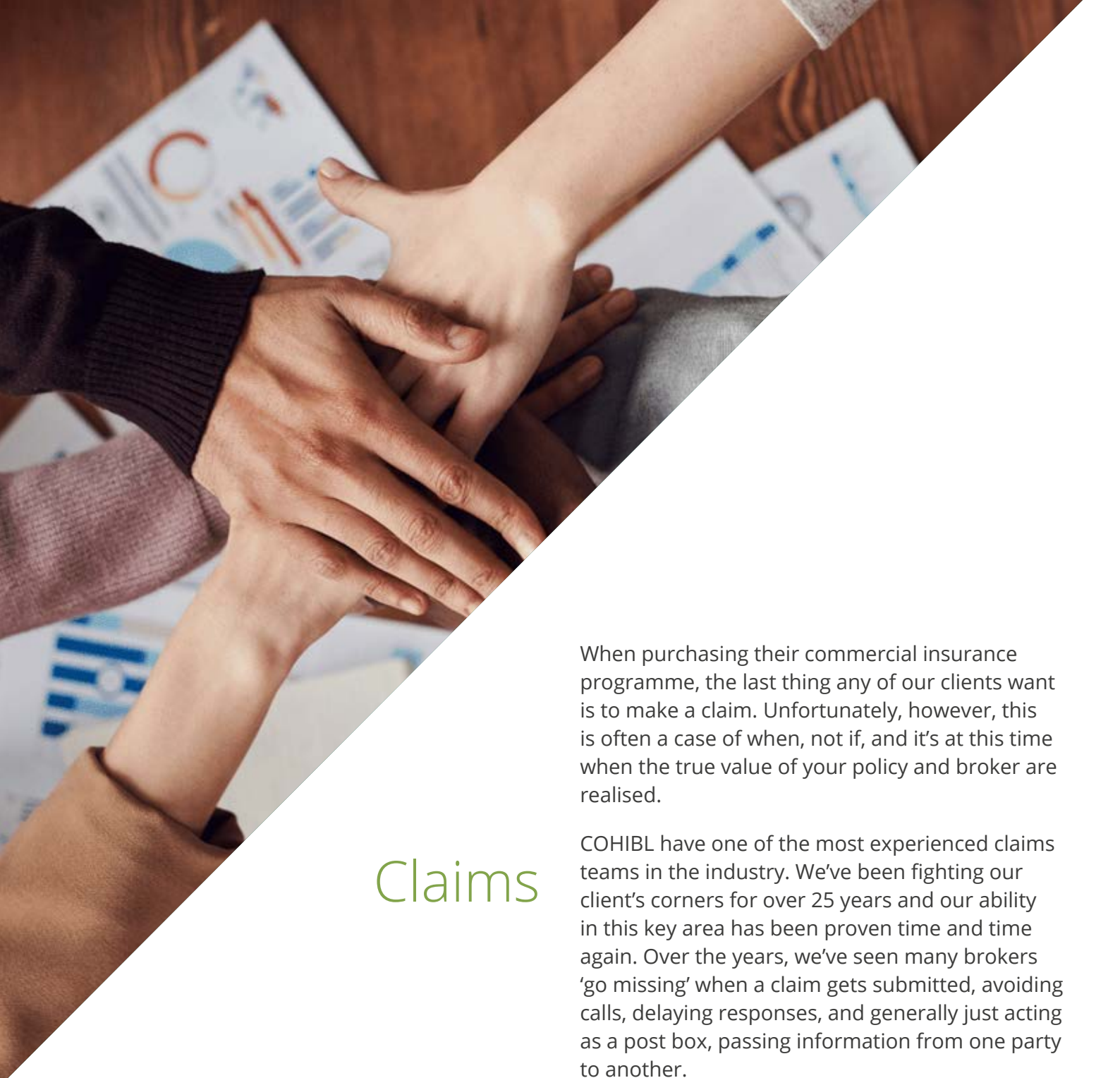
- Benchmarking and Auditing: We ensure that your benefits programme stays competitive and relevant through benchmarking against industry standards and conducting periodic audits.
- Auto-enrolment pension: As a legal requirement this can be an overlooked benefit by both the employer and employee. This is a great place to start and help you stand out from your competition by make some simple changes and helping people understand what you are providing them. Our annual governance ensures your pension is up to date and providing you and your employees the support required.
- Salary exchange: This is an alternative method of contributing to the pension scheme. This often brings additional value to the pension by increasing the tax benefits of contributing.
- Group Life Assurance / Death in Service: Provide peace of mind to your employees and their loved ones with comprehensive life assurance coverage.

- Group Income Protection: Safeguard your team's financial stability during challenging times with income protection benefits for long term sickness.
- Group Critical Illness: Support your employees through critical illnesses by providing a lump sum benefit to help them get back on their feet.
- Private Medical & Dental Insurance: Prioritise your team's health and wellbeing with access to high-quality medical care getting them back to work quicker.
- Cash Plans: Offer a simple and effective way for your employees to manage their daily healthcare expenses.
- Employee Assistance Programmes: Enhance mental and emotional wellbeing through our Employee Assistance Programmes, offering counselling and support services.

Engaging Your Workforce

Engagement is key to maximising the value of your benefits! We offer tools and resources to drive engagement:

- Benefit Presentations: Our engaging presentations help your employees understand and make the most of their benefits.
- Financial Education: Empower your team with financial education programmes that promote financial literacy and wellbeing.



Claims

When purchasing their commercial insurance programme, the last thing any of our clients want is to make a claim. Unfortunately, however, this is often a case of when, not if, and it's at this time when the true value of your policy and broker are realised.

COHIBL have one of the most experienced claims teams in the industry. We've been fighting our client's corners for over 25 years and our ability in this key area has been proven time and time again. Over the years, we've seen many brokers 'go missing' when a claim gets submitted, avoiding calls, delaying responses, and generally just acting as a post box, passing information from one party to another.

We know how to get the very best results for our clients and once again, our ethos of 'we care' is demonstrated in the way we handle the claims process. From the point of notification, our expert team will provide you with in-depth advice on how to achieve the very best result from the insurance company. Throughout the process we ensure that our clients are fully aware of developments and how the process is moving forward. You won't be left in the dark.

The Claims department are very much part of the overall servicing team at COHIBL, and, throughout the year, our service plans provide you with updates on claims performance across your entire commercial programme. We also pride ourselves in advising on how to try and prevent claims in the first place, along with claims defensibility should the worst happen.

We often find that real life examples can be the best way to demonstrate what we as insurance brokers do. We asked our Claims Manager, Diane Bradford, to share with us a real-life claims scenario, which perfectly demonstrates the benefit that having an experienced insurance broker can bring to you.

If you've been let down by a broker when you needed them most, COHIBL are here to ensure that never happens again. We're by your side every step of the way.

"I was handling a Business Interruption claim, where I felt insurers were incorrectly refusing an indemnity for a second lockdown, during the pandemic. The insurers refused the claim on the basis that the indemnity period of 3 months had been exhausted by the first lockdown claim. I argued that the second lockdown was a new and different claim, and the 3-month indemnity period should be triggered anew.

Not willing to give up, I took the case to the Financial Ombudsman Service (FOS) who, after many months and correspondence backwards and forwards, upheld the complaint and agreed the insurers should accept the second claim. The insurer tried to appeal to no avail, and the FOS issued their decision in our client's favour.

Over two years after the claim was first made, a payment in the region of £29,000 was received by the policyholder.

I will always fight for our clients when I feel an insurer is in the wrong or dealing with a claim unfairly!"



Risk Management

Our Risk Management offering helps try to prevent losses and accidents before they happen. We have a hands-on approach that helps guide your employees, and you on the right practices, allowing you to focus on what matters, your business.

Our risk management services can help you identify property protection and health & safety management issues. By carrying out an assessment at your workplace, you'll be able to remedy hazards that may impact your claims record, and the reputation of your company.

We take a positive approach to loss prevention and our services include:

Risk Management Audits

The audit will include a review of the liability, fire, security, and business interruption processes, along with advice on complying with statutory regulations and insurance requirements.

We'll provide you with a full report and action plan on how to reduce risks.

We do this often through fresh approaches to management procedures and systems, at little or no cost to your business. And if you do need to invest in risk improvements, we'll help you procure the right services and products through our partners at the best possible value.

Fire Risk Assessment

As a business or building owner, you have a legal responsibility to carry out a fire risk assessment.

Under the Regulatory Reform (Fire Safety) Order 2005, you have to arrange for the undertaking of a thorough inspection and prepare a comprehensive fire risk assessment document, alongside actioning any significant findings.

Our assessments will make sure your premises are compliant with the Regulatory Reform (Fire Safety) Order 2005 moving forward.

Business Continuity Planning

With a business continuity plan in place, you'll be well prepared if disaster should strike.

A serious loss, such as a large fire, could have a catastrophic impact on your business. A HSE prohibition notice could equally disrupt the business. You need to be able to quickly adapt to disruptions, while maintaining continuous business operations, reassuring customers and safeguarding people, assets, and overall brand equity.

Working with your management team, we'll carry out a risk management audit of your business, including key suppliers and resilience testing, and produce a bespoke business continuity plan to minimise disruption if things go wrong.

Thermal Imaging

Thermal imaging is a non-disruptive way to check your electrical equipment and fixed installations.

When you rely on machinery and electrical installations to keep your business running, you need to make sure they're working properly. Our thermal imaging service complements regular inspection and testing by assessing the fire risk of your equipment.

Using the latest technology, we'll identify overheating plant and machinery, to increase reliability and predict maintenance issues, cutting the maintenance costs of a sudden breakdown or the worry of a fire.

Building & Assets Valuation

Your buildings and assets are a highly valuable part of your business, so you need to make sure you've got the right amount of cover if anything goes wrong.

Our building and assets valuation service is a key part of our risk management services and can help to ensure you have the correct level of cover, by assessing the reinstatement value of buildings and assets.

Making sure your business is safe, so you can continue to thrive.





How We Care

Just saying you care for your clients is easy, but here at COHIBL we repeatedly show this through our actions and have done for over 25 years. Putting our clients first is at the very heart of our business model and it's what makes us stand out compared to our competitors.

Tailored to you

We treat your business as if it were our own, not simply another transaction. Understanding what you do is just the start. Our expert team will carry out an in-depth due diligence exercise on your business and any risks you could be exposed to. The resulting insurance programme will be tailored to your exact requirements, rather than a 'one size fits all' mentality and aims to help you focus on what matters most.

Getting you the best deals.

Being completely independent means, we answer only to our clients. This, coupled with our trading history in the UK market, means we hold enviable relationships with all key insurers across the industry, getting you the very best deals available each and every year.



Ecologi

COHIBL have a vested interest in helping protect our future and becoming climate positive.

Over the last 25 years COHIBL have been committed to providing the very best insurance portfolios to our vast client base. As the planet now demands more, in a time of climate change, we have partnered with the environmental organisation, Ecologi.

Ecologi help compensate towards our carbon footprint by funding climate projects and planting trees in some of the most heavily deforested areas.

At COHIBL, we have a strong belief that our planet matters and to show our commitment to being one of the UK's first green insurance brokers, we have pledged to buy two trees for every policy administered moving forward.

Take a look at how our COHIBL Forest is growing at:

ecologi.com/caunceoharainsurance



Corporate Social Responsibility

Our Customers

We operate in a landscape which is increasingly pushing customers towards automation and low involvement on a personal or face-to-face basis. We want to grow while filling what we consider to be a gap in the market now, where brokers are seeing their clients less and less.

We believe in transparency when it comes to the products that we recommend to our clients. We take the time to get to know the business needs of our customers, to ensure that they are fully covered, and information is communicated in a non-jargon manner.

Our People

Everyone at COHIBL has been hand-picked because they demonstrate not only the necessary insurance credentials to be able to support our clients, but also because they are passionate about their work, dedicated to delivering exceptional service, and enjoy being part of a team where they are truly valued.

We are committed to maintaining a culture of inclusion and diversity within our team. Our approach to supporting our staff encompasses a holistic perspective, addressing their mental, physical, social and financial dimensions of wellbeing.

Our Trusted Partners

Forging partnerships and relationship building is what we do, but this doesn't stop with our valued clients. We are privileged to have a network of trusted partners with expertise in a variety of industries, from HR to accounting, and from workplace strategists to digital solutions experts. Our reputation is important to us, and we only recommend businesses that we have worked with personally and with whom we have taken time to establish a mutually beneficial partnership.

Our Community

We are proud to be one of the longest standing sponsors of the Speed of Sight charity, who do magical work in transforming the lives of people of all ages and abilities, through inclusive driving experiences for blind and disabled participants of any age. We support them both directly through our fundraising efforts, and through membership of their Inspire 25 Club.

For the last 25 years, COHIBL have sponsored Sale FC and are also the main shirt sponsors of the Sale FC 1861 women's team, who were one of the first women's rugby teams formed.

We are also big supporters of Beechwood Cancer Care and the important work that they do, via events like our corporate golf days and sponsorship of their fundraisers such as Man@Mc.

Our Environment

We have partnered with Ecologi to help us plant two trees for every policy that is renewed with us each month and have so far planted over 5,000 trees in various projects around the world.



Client Testimonials

"Only recently moved our insurance over to COHIBL after 20 plus years with another broker but our new Account Executive was fantastic in the whole process with her approachable and friendly attitude. Even up to the last minute she was on hand to ensure our policy was set up correctly and in time for us. I have since dealt with other members of the team and find them all very pleasant and efficient in what they do. We had a scenario where one policy expired with an old broker and COHIBL in less than 24 hours had sorted us out with a fresh policy. I would definitely recommend contacting COHIBL if you are looking at your insurance policies."

"We have been using COHIBL for the best part of 20 years now. For fleet insurance, Office Insurance and PI. We can honestly say their service is first class in all aspects. They have sourced excellent deals for us (even in the most difficult of markets) and have always listened to and put our needs first. A brilliant forward-thinking company with hands on approach from directors down. As an aside they are also lovely people to deal with, which is often overlooked when dealing with companies. Highly recommend."

Google Rated



Scan code or Google
"COHIBL" to read more
of our reviews



Contact Caunce O'Hara's
expert broking team on

0161 833 2100

or visit

www.cohibl.com

Caunce O'Hara Insurance Brokers Limited
19 York Street, Manchester, M2 3BA

E: info@cohibl.com T: 0161 833 2100