

Employee Benefits

Pensions and Protection

A modern pension scheme and employee protection benefits will often feature on the wish list of today's job seeker. Including these benefits in the employment package can therefore assist employers to attract and retain quality individuals. Have you considered:

- The impact of the National Pensions Saving Scheme on your business?
- Reviewing your current pensions and benefits arrangements?
- Offering financial advice to retiring employees?
- Promoting a culture of care to your workforce at a reasonable cost?

We have extensive knowledge and expertise in the often complicated world of pensions and protection benefits and provide advice and administration services to many organisations on:

- Group life assurance
- Group income protection
- Group critical illness
- Accidental death and disability
- Defined contribution pension schemes (both contract and trust based)
- Defined benefit pension schemes
- Retirement counselling

We can provide a fully supported proposition through scheme selection, design, implementation, employee communication (ensuring your employees understand and appreciate the benefits available) and ongoing scheme management.

Healthcare

People are critical to the success of any business. A healthy, motivated workforce means a productive workforce. It is therefore important that businesses help their staff to stay healthy and enjoy their work environment. Do you need to address:

- A high rate of staff absences?
- How to keep up to date with the latest healthcare legislation?
- Access to PMI for your overseas employees?
- How your working environment impacts the health of your workforce?

Healthcare benefits represent an essential risk management tool for your business, helping you reduce absence and manage business costs through improving staff recruitment and retention. It's a challenge but one that we can help you achieve through the provision of:

- Private Medical Insurance
- International Private Medical Insurance
- Private Dental Insurance
- Health Screening
- Employee Assistance Programmes
- Absence Management and Occupational Health

So why use us?

- We deliver an enhanced service as a result of taking the time to truly understand our clients' needs
- Impartial, professional advice from an award winning company
- Competitive pricing as you can take advantage of our buying power with providers
- Access to a wide range of specialist providers

Commercial Finance

Securing the right finance on the right terms for your business may be the biggest challenge facing businesses in the coming months.

Are you considering any of the following:

- How to improve cash flow?
- How to utilise your assets more effectively to raise capital?
- How to manage your bad debtors?

We aim to remove any 'unknowns' when raising money for your business and our experience, market knowledge and buying power will enable us to secure the best possible finance option for you.

Our services include:

- Asset finance
- Property finance
- Invoice finance
- Vehicle finance
- Banking consultancy

We aim to save our clients time and money by sourcing the right product, leaving you free to concentrate on running your business.



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A winning partnership -

dedicated to helping your business succeed

A different way of looking at your business

Working together to offer you more

The combined businesses of Clarke Roxburgh and the Jelf Group can deliver more to our clients. We help our clients' businesses to succeed and grow through the provision of bespoke insurance solutions.

Clarke Roxburgh, part of Jelf Group plc

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Visit us at: www.clarkeroxburgh.co.uk

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Insurance Services

With ever changing legislation and a perceived 'compensation culture', you may want to consider if you and your company have appropriate and sufficient insurance cover in place.

Could your company afford the cost of the following:

- The Health and Safety Executive investigating your business following injury to an employee?
- An employee alleging unfair dismissal?
- Your business having to close due to a flood?

The worst time to discover that you are either not insured or your insurance is inadequate is when you need to claim. We offer:

- Commercial insurance
- Property protection
- Business Interruption insurance
- Employers, public and products liability cover
- Goods in transit and marine risks cover
- Engineering insurance and inspection
- Directors and officers insurance
- Personal lines covers
- Human risk insurance

Whatever your insurance needs, our aim is simple – to make sure your business and human risks are protected.

Financial Services

We're more than just an adviser to our individual clients – we aim to be a trusted partner. This is founded on our commitment to taking the time to get to know each individual, understanding what's important to them and what they are trying to achieve. Are you considering:

- How you would support your family if you were to fall ill for a prolonged period?
- What provisions you need to put in place for your pension?
- Whether you could obtain a better mortgage?
- Whether you need to review your investments?

We'll work with you to create an integrated, independent financial solution at every stage of your life that is personal to you. We can help with:

- Investments and tax planning
- Mortgages
- Pensions
- Critical illness cover
- Business Assurance
- Life Assurance
- Care fees planning
- Car sourcing and financing

Our long-term commitment to you as an individual means we will regularly assess your financial situation whilst managing all the administration between you and your chosen providers to allow you to focus on enjoying life.

High Net Worth Services

It is staggering to think that you can spend a lifetime building a home and yet lose it in just a few minutes. Have you considered:

- The current value of your home? It is important to check that you have the right level of insurance for both your buildings and contents insurance
- Reviewing the maximum amount your insurer will pay for a single item? Are your high value items such as jewellery, collections or antiques covered?

We are committed to help our clients achieve the peace of mind that comes with knowing that you are truly covered. With specialist high-value insurance, the cover you purchase will be tailored exactly to your needs. We can help with:

- Home insurance
- Motor insurance
- Boat insurance

Our long term commitment to you as an individual means a regular review will be conducted to ensure that your cover levels continue to reflect the changing value of your property and possessions.