# SME INSURANCE SERVICES OVERVIEW



## DOES YOUR SME ANALYSE RISKS BEFORE THEY BECOME A PROBLEM?

• Many SMEs choose not to implement robust risk management programmes until a workplace incident forces them to, which is a mistake that can cost them a significant amount of money. We can provide you with guides, workplace policies and other valuable resources to help you start managing your risks and to protect your bottom line today.

# ARE YOU TAKING THE PROPER STEPS TO KEEP YOUR WORKERS AND BUSINESS SAFE?

• Creating a culture of safety in the workplace is central to keeping your employees healthy and productive. Our library of documents includes sample policies, safety manuals and other materials that can help you ensure your business' safety.

# DOES YOUR BROKER UPDATE YOU ON NEW LEGISLATIVE DEVELOPMENTS THAT IMPACT YOUR BUSINESS?

 Staying abreast of new legislative and regulatory updates as a SME can be exhausting, but it is necessary if you want to avoid whopping fines. Let us worry about compliance. We can provide you with Risk Insights articles, risk assessments and other resources reviewed by legal professionals that update you on new legislative developments and outline your legal obligations.

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#### **RISK INSIGHTS**

Bolster your organisation's risk management programme with our Risk Insights series, which covers a variety of general and industry-specific topics. Each article offers an in-depth understanding into the potential risks that your SME may encounter and how you can protect against them.

#### **REGULATORY UPDATES**

Stay current on new legislative changes that impact your business with our Regulatory Updates series. These articles summarise new legislative and regulatory developments whilst giving your organisation top tips to prepare for them.

#### **COVER OVERVIEWS**

Read thorough overviews of particular covers in order to gain a better, more complete understanding of how to effectively insulate your SME from risks.

#### **GENERAL WORKPLACE POLICIES**

Use the provided sample policies to help your SME create your own bespoke policies. Each sample policy outlines what content and information must be included to help alleviate any guesswork.

## RISK EXPOSURE CALCULATORS AND RISK ASSESSMENT CHECKLISTS

Evaluate the effectiveness of your business' current risk management programme as well as your health and safety practices with our calculators and risk assessment checklists. These documents give you a simple list of boxes to tick to help quantify your risk and provide tangible ways you can improve.





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