



# 2026 Brochure

The Leading Add-On Providers

# Making Add-Ons, Add Up.

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# Welcome to Alps

The Leading Add-On Providers



"In my early career working on claims for insurance companies and legal firms I saw there was a lack of genuine care for clients and customers. I felt there was an opportunity to create a resilient business by doing the right thing. This was the founding purpose for Alps and remains our enduring vision.

Lots has happened over the years and we have seen many changes. The explosion of accident management companies and ambulance chasing culture was damaging. We chose to continue supporting our brokers with before-the-event policies and did not enter the after-the-event circus. Gradually, culture was tackled via several reforms to correct

things, the latest of which ended firms making fees from whiplash.

The need for legal expense is greater than ever and we continue to support our brokers with great add on policies and our legal team continues to handle their claims. With the claims culture cleaned up and opportunities to embrace AI ahead, our focus is squarely on supporting brokers with great add on products and super claims services.

Alps is the sum of our team and customers, my thanks goes to all our customers past and present for helping create a great company."

Julian Tomlinson, **Chair & Founder**



With **over**  
**25 years** of  
experience, you  
can rest easy  
dealing with us.

# About Alps

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The Alps Office, Cheshire

Delivering the **very best** add-on insurance products and claims services.

# About Alps

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## Our Thing

To grow our great company with great people, by doing the right thing.



## Our Way

Partnering with brokers to provide them with additional revenue through add-on products and outstanding service enhancing customer retention.

## Our Core Values

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At Alps, all of our team are selected based on the core qualities that they show, to ensure that you receive only the best service. Our values are as follows:

**Happy, Friendly & Helpful:** Because you're approachable, energetic, unselfish and help first

**Always Strives to be Better:** Because you're curious, learning and growing. You own your stuff, you don't blame or complain. You're all about excellence

**Can Do Attitude:** Because for you, problems appear as opportunities. You're assertive, positive and tenacious

**Cares About What You Do:** Because you do the right thing and meticulously go for quality and accuracy



## Led By Specialists

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# Meet the leaders of Alps and learn about what they do.



**Julian Tomlinson**  
Founder & Chairman

Insurance and claims have been my entire 30+ year career. After starting as a claims adjuster for various insurers I was enticed into the legal profession. A few years at a series of poorly run legal firms and I realised that there had to be a better way. In 1998, I set up Alps with a simple mission – to do the right thing.



**Michelle O'Reilly**  
Managing Director

I began my career at Alps in the motor claims team whilst also completing my legal studies. I qualified as a solicitor in 2014 and helped to launch Alps Legal Practice.

Fast forward to today and I am proud to take the helm at Alps, leading our great team and continuing to deliver innovative solutions to our broker partners.



**Carole Ashman**  
Finance Director

I qualified as a Chartered Accountant in Edinburgh in 1993. The start of my career was in private practice, and I initially started working with Alps as a consultant. In 2009, I joined the Alps team as Group Finance Director. I am also Head of HR.



**Nick Copley**  
Head of Claims

I joined ALPS as a Personal Injury Paralegal in 2015, having worked in litigation since 2009. I progressed through roles including Senior Paralegal and Legal Claims Manager, playing a key role in the claims team's evolution. I have helped support adaptation to the changing motor claims landscape, and diversification into other areas of claims. At the end of 2024, I joined the leadership team as Head of Claims.



**Nick Hewitt**  
Head of IT

I started out as a software developer in 2013 for a standalone software company, still under the Alps umbrella, building smart systems for Alps. As Alps grew, the companies merged into one, and the IT department was brought in-house to purely focus our efforts on this company. In time, I joined the senior leadership team.



**Martin Green**  
Sales Manager

As Sales Manager, I get to combine that background with my passion for connecting with people and driving results. I'm excited about this new chapter where I can use my skills to help both clients and the team grow and succeed.

# With **no minimums** or **tie-ins**, we're easy to deal with.



## **WE ACCEPT ALL SIZES OF BROKERAGES**

Unlike other providers, we do not require that brokers meet any sales targets to have an agency with us.



## **WHAT DO WE MEAN BY NO TIE-INS?**

We don't lock our brokers in with agreements meaning you have the freedom to leave if you're not satisfied with our service.



## **WHAT MAKES US EASY TO DEAL WITH?**

Enjoy flexibility with no contracts or hidden obligations. We're here to make your life easier with no complex commitments – just straightforward service.

# Additional Services

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We do more than just sell products. We understand our partnership is built upon mutually-beneficial growth and we are happy to help wherever we can to get you selling.



**DEDICATED  
EXPERTS**



**PRODUCT  
TRAINING**



**WHITE-LABELLED  
SALES AIDES**



**COMPLIANCE  
SUPPORT**



**ACCESSIBILITY  
ASSISTANCE**



**POLICY  
AMENDMENTS**



**IN-DEPTH  
KNOWLEDGE BASE**



**EDUCATIONAL  
WEBINARS**



**BESPOKE  
PLATFORMS**



## You can trust us

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We work closely with our brokers and their clients alike to ensure everyone's receiving the highest service.

don't just take our word for it, as of May 2025 we have a Trustpilot rating of **4.7**.

Who We Work With

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# We build strong **relations** with our networks.

Making things as smooth and easy as possible for our brokers.



We really do value the partnerships that we get with Alps... They're really relationship focused and nimble and agile enough to be able to respond to customer needs, whether it be brokers or our clients..

**Mike Latham**  
CEO at Verlingue

# Alps Motor Add-Ons



Alps specialises in motor insurance add-ons. With our in-house claims team we can support you and your clients in a variety of different ways.

### **Motor Legal Protection 16**

Peace of mind for your clients when they are involved in road traffic accidents which are not their fault.

### **Motor Excess Protection 20**

Paying an excess on a claim can be a significant expense for your clients. Offer them the option to protect themselves against the cost of their motor insurance excess.

### **Road Rescue 24**

Don't let your clients be stranded at the roadside.

### **Tools in Transit 28**

Tools are expensive and essential assets to your client's business. Make sure they're protected against theft or damage.

### **Alps Complete 18**

Motor Legal Protection with Guaranteed Hire. Alps Complete is a complete peace of mind motoring solution.

### **Auto Replace 22**

Give your clients complete peace of mind in the possibility of an unusable vehicle.

### **Parts & Labour 27**

Protection if your client's vehicle can't be fixed after a mechanical breakdown. Cover the cost of repair or replacement of insured parts if a vehicle needs to be towed to a garage.

### **GAP 30**

GAP Insurance can cover the difference between the market value and the original purchase price of the vehicle.



# Motor Legal Protection

Your client's car insurance policy should cover claims for damage to their vehicle in a road traffic accident, but they might need to take legal action if they face other costs. Motor Legal Protection Insurance provides cover of up to £100,000 for advisers' costs in relation to:

- Uninsured loss recovery (e.g., loss of earnings, policy excess, vehicle hire).
- Personal Injury claims for both drivers and passengers.
- Legal protection for defence against motoring prosecutions.
- Contractual disputes relating to the sale or purchase of a motor vehicle.

Your clients will have access to an online portal to view their claim status, communicate with their handler, swiftly upload files and more.



**CAN A CLIENT PURCHASE A POLICY AFTER THEY'VE HAD AN ACCIDENT?**

No, If the incident occurred before they purchased the insurance, they will not be able to purchase cover.

**DOES THE POLICY COVER MY CLIENT FOR VEHICLE CLONING?**

Yes, your client is covered for advisers' costs to defend a legal action arising from use of the vehicle's identity by another person or organisation without your permission.

**CAN ANY VEHICLE BE COVERED?**

Yes, The motor vehicle declared in the insurance schedule to which this cover attaches.

This is extended to include a caravan or trailer whilst attached to the vehicle.

**CAN MY CLIENT USE THE POLICY FOR ILLEGAL CLAMPING?**

The policy will cover Advisers' costs to pursue the recovery of illegal clamping or towing fees related to the vehicle.

**HOW MUCH TIME DOES MY CLIENT HAVE BEFORE THEY CAN MAKE A CLAIM?**

They must notify claims as soon as possible, so once they become aware of the insured incident and within no more than 90 days of you becoming aware of the insured incident.

**DOES THE POLICY ONLY COVER MY CLIENT?**

The policy covers the person(s) named in the insurance schedule to which the cover attaches. This is extended to include an authorised driver or passengers for the Uninsured Loss Recovery and Personal Injury section of cover.



# Alps Complete

Bringing together our comprehensive Motor Legal Expenses policy with the provision of a replacement vehicle for up to 14 days in the event of a fault accident, theft, fire or total loss scenario:

- If the insured vehicle is damaged and rendered unroadworthy by an insured incident, a hire vehicle is provided.
- Cover for two claims throughout the policy period up to a maximum aggregate total of 14 days.
- A choice of either a small hatchback (S1) or short wheel-based van (PV2) policy.
- Provision of a replacement vehicle for up to 14 days with an option to extend this period at reduced rates where required.

## **NEW** Additional cover types now available!

At Alps, we understand that every driver has unique needs. Whether your clients are daily commuters, weekend adventurers, or families on the go, their vehicle plays a crucial role in their lives.

We now offer more than just a standard replacement vehicle - with our additional cover types we cover a wider range of vehicles to suit your client's need.



### **Prestige**

(P1 – P6) such as Mercedes C & E Class and BMW 3 & 5 Series.



### **Large Van**

(PV4) such as Ford Transit LWB and Peugeot Boxer LWB.



### **Family Saloon**

(S5 – S6) such as Vauxhall Insignia, VW Passat and Skoda Octavia.

**WHAT COVER WILL MY CLIENT RECEIVE FOR THE 14 DAY HIRE VEHICLE PART OF THEIR COVER?**

We will provide them with a hire vehicle up to the hire period. which is subject to the terms, conditions, and exclusions of this policy. They must notify us during the insured period and within 5 working days of the insured incident.

**ARE THERE ANY AGE RESTRICTIONS FOR THE HIRE VEHICLE?**

Yes, drivers under the age of 21 years of age or over 74 years of age are not covered.

**WHAT TYPE OF VEHICLE IS PROVIDED FOR THE PRESTIGE COVER TYPE?**

The replacement vehicle will be equivalent to a P1-P6 category vehicle, e.g. a . BMW 330, Audi A4 etc.

**WHAT IS THE NOTIFICATION PERIOD FOR A HIRE VEHICLE?**

Your client must notify us within 2 working days of the insured incident

**WHAT TYPE OF VEHICLE WILL MY CLIENT BE ENTITLED TO UNDER THE STANDARD CAR OR SMALL VAN COVER TYPE?**

An S1-2 or PV1-2 class of vehicle, i.e. a small car or short wheel-based van.

**WHAT TYPE OF VEHICLE IS PROVIDED FOR THE LARGE VAN COVER TYPE?**

The replacement vehicle will be equivalent to a Ford Transit LWB/a PV4 category vehicle

**WHAT TYPE OF VEHICLE IS PROVIDED FOR THE SALOON COVER TYPE?**

The replacement vehicle will be equivalent to a S5-S6 category vehicle, e.g. a VW Golf / Passat, Toyota Avensis etc.

**CAN MY CLIENTS' PARTNER DRIVE THE HIRE VEHICLE?**

Yes, the hire vehicle can be used by your client, and one additional named person can be placed on cover for the use of the vehicle.



# Motor Excess Protection

Motor Excess Protection provides you with an option to safeguard yourself against the cost of your motor insurance excess, in the event of a fault claim or delay in third-party payment:

- ✔ You have the freedom to choose the right level of annual protection, with different cover limits starting at £150 and going up to £2,000.
- ✔ To make a claim on the policy, simply complete an online form, supported by proof of the excess payment.
- ✔ Motor Fleet risks can be covered with indemnity limits up to £10,000, covering up to 30 drivers.
- ✔ Bespoke cover for over 30 vehicles can be referred to the underwriter (additional information will be required).

Your clients will have access to an online portal to view their claim status, communicate with their handler, swiftly upload files, and more.



### **CAN YOU QUOTE FOR OVER 30 VEHICLES?**

Yes, but this does need to be referred to the underwriter. In order to do this, we require:

- Full motor claims history from the last 5 years,
- Types of vehicles,
- Usage of vehicles,
- The excess they would require.

### **DOES THIS COVER INCIDENTS OF THEFT?**

Yes, as this can be a fault or a non-fault claim to the client's insurer, in which case we can cover the excess.

This covers all claims through the client's comprehensive policy which incur an excess.



# Auto Replace

Clients involved in a non-fault road traffic accident can be provided with access to a like for like hire vehicle, but what about those clients who are unfortunate enough to have been involved in a fault or disputed accident, theft, fire or total loss situation?

With Alps Auto Replace, you have the opportunity to provide clients with a true peace of mind addition to their motor policy, with up to 28 days' access to a replacement vehicle which is suitable for their needs.

- ❖ Clients have the freedom to choose an appropriate policy that provides access to one of the following four vehicle types: Class A (small hatchback), Class E (family saloon), SMCV (small commercial van), and LGCV3 (large commercial van). This ensures that every type of client is catered for, no matter what their requirements may be.
- ❖ Your client has the option to select either 7, 14, or 28 days' access to the hire vehicle, depending on their situation, ensuring they won't be caught short.
- ❖ Not everyone is lucky enough to only need to claim on their insurance once during the policy period. Up to 2 claims are possible throughout the policy period (Subject to a maximum aggregate of the number of days applying to the policy chosen).



**HOW LONG UNTIL THE CLIENT CAN MAKE A CLAIM FOLLOWING AN INCIDENT?**

48 Hours.

**CAN MY CLIENT REQUEST AN AUTOMATIC VEHICLE?**

No, all vehicles are manual transmission only.

**HOW MANY CLAIMS CAN MY CLIENT MAKE IN A POLICY PERIOD?**

The policy is limited to 2 claims in any one period of cover.

**CAN COVER BE PROVIDED TO COURIERS?**

Yes. Vehicles used for courier & delivery purposes are acceptable, provided that this is detailed in the policy schedule and the appropriate premium is paid.



# Road Rescue

Alps Road Rescue service is managed by our partner, Call Assist, who have a larger network than the AA, RAC and Green Flag. They handle 350,000 claims a year and have 3,500 recovery technicians across the UK.

## Range of Cover Levels

Local and Nationwide Recovery, Homestart and European Travel

## Generous Vehicle Dimensions

Up to 3.5T scheme- vehicles up to and including 7m in length, 2.25m in width and 3m in height. Up to 7.5T - vehicles up to and including 8.5m in length, 2.5m in width and 3.5m in height.

## Wide Range of Vehicles Covered

Cars, motorcycles, vans, hire & reward, couriers, self-drive hire, driving schools, classic cars and larger commercial vehicles.

## Mandatory Options

Options to create bespoke mandatory schemes with attractive net rates to set you apart from your competitors.

## Lost & stolen keys

Up to £50 towards replacement costs

## Misfuelling Cover

If your client puts the wrong fuel into their vehicle, we will arrange for the tank to be drained, flushed and refilled with ten litres of the correct fuel. Your client is also covered for engine damage indemnity of up to £1,500.

## Fleet Road Rescue

Pro rata rates are available to ensure a common renewal date, and mixed cover types can be applied with no requirement for all vehicles on the fleet to be covered.



### **HOW MANY CLAIMS CAN MY CLIENT HAVE PER POLICY PERIOD?**

6 claims in total, comprising of:

- 2 common faults
- 3 misfuelling
- 1 engine damaged from misfuelling

### **DOES FULL COVER APPLY IMMEDIATELY?**

During the first 24 hours, any breakdown will only be covered for Roadside assistance and Local recovery.

### **ARE MID-TERM CANCELLATIONS ELIGIBLE FOR A REFUND?**

If the policy is cancelled after the 14-day cooling off period, no refund of premium will be available.

### **IS SPECIALIST EQUIPMENT COVERED?**

Specialist equipment (Winching, skates, HIAB/ Crane etc) is covered under our Alps policy. Therefore, your client would not incur any extra costs. However, the vehicle is not a reasonable position to be recovered, the client would be liable for any charges. For example, if they have had an accident and are off the road or the vehicle is stuck in a ditch or snow, additional charges may apply. Note: for electric vehicles (as opposed to petrol/diesel), there is no specific reason why specialist equipment would be needed, this should affect the cost of assistance.

### **WHAT HAPPENS IF AN ELECTRIC VEHICLE RUNS OUT OF CHARGE?**

Running out of charge is considered running out of fuel. The customer would be taken to the nearest suitable charging point. If they are in the vicinity of one of our service providers mobile charging units, we will provide them with 20 minutes charge, which should provide them with power for approximately 15 miles.

### **WHAT IF MY CLIENT BREAKS DOWN WITH A HORSE BOX?**

Call Assist work with a company called Equine Rescue who would be allocated to assist with the recovery of horses in such situations.



# Parts and Labour

Parts and Labour insurance covers the cost of repair or replacement of insured parts when a vehicle can't be fixed by the roadside, and needs to be towed to a garage for repair.

- It covers the repair or replacement of components listed in the policy wording, up to a value of £500, excluding the first £50.
- Your client will need to pay the costs of repair or replacement, and the policy will reimburse upon receipt of valid receipts and invoices.
- The customer breakdown policy must be maintained, current and valid.
- The policy excludes any vehicle which is solely powered by an electric motor, vehicles over 10 years old, or vehicles with more than 120,000 miles on the odometer when the policy started.

\*This product is **only** an add-on to the Alps Road Rescue product.

## IS THE PARTS AND LABOUR PRODUCT SUITABLE FOR MY COMMERCIAL FLEET CLIENT?

No, the product is not intended for use by fleet risks.





# Tools in Transit

If your clients tools are damaged, their livelihoods could be at stake. Tools are an expensive and invaluable asset to your client's business, and with Alps Tools in Transit, they can be protected.

- 🛡️ **Cover for Damaged Tools**  
in the event that tools are damaged whilst being loaded onto, housed upon or unloaded from the vehicle.
- 🛡️ **Cover for Theft**  
You may be covered in the event of your tools being stolen, even when your vehicle is unattended.  
  
Plus **Overnight Cover** is afforded if you have parked the vehicle in a well-lit area, on the same street and clearly visible from the property in which you are residing that night.
- 🛡️ **Choice of Indemnity Limits**  
Indemnity limits are available from £500 up to a maximum of £10,000 which allows you to tailor cover to suit your individual needs.
- 🛡️ **Simple Claims Procedure**  
A dedicated team are on hand to guide you through the claims process and provide you with all the information you need to make a claim on the policy with as little fuss as possible.



**WHAT IS THE DEFINITION OF A TOOL?**

Portable tools, tool kits or test equipment connected with the business owned by or hired (a hire agreement is needed) by your client.

**CAN MY CLIENT DRIVE A COMPANY VAN, BUT KEEP TOOLS INSIDE THE VEHICLE AND TAKE IT HOME AT NIGHT?**

Yes, provided all other eligibility criteria is met in accordance with the policy wording. The policy wording does not require that the policyholder owns the vehicle that the tools are stored in, however the vehicle must be shown on the schedule.

**IF THERE ARE EMPLOYEES, CAN THEIR TOOLS BE COVERED?**

No, the policy will only cover the main policy holder's tools.

**DOES MY CLIENT HAVE TO PAY AN EXCESS?**

Yes, An excess does apply based on the cover type or limit of Indemnity.

**HOW LONG DOES A POLICYHOLDER HAVE TO WAIT AFTER TAKING OUT A POLICY, BEFORE THEY CAN MAKE A CLAIM?**

Any incident occurring in the first 14 days is not covered.

**WHAT ARE THE TIMESCALES FOR REPORTING A CLAIM?**

Claims under this policy must be reported as soon as possible, and within 28 days of discovery of an incident. Theft of any tools from the vehicle must be reported to the Police within 48 hours of discovery and obtain a crime reference number, for cover to be provided.

**DO WE HAVE TO DECLARE IF THE CLIENT HAS HAD A PREVIOUS CLAIM?**

Yes, Previous claims need to be declared and any pre-existing claims will not be covered.



# GAP Insurance

If a vehicle is 'written off', Motor insurance only covers to its value at the point it is declared a total loss. This can be substantially less than outstanding finance commitments and the price you paid for your vehicle. GAP Insurance can cover the difference between the market value and the original purchase price of the vehicle.

- Fast Claims Payout**  
You can expect a claims payout within 24 hours of receiving all required documentation.
- Eliminates Depreciation**  
This add-on pays the difference between the insurance settlement and the vehicle original purchase cost including deposit.
- Reduces Finance Risk**  
Pays any outstanding balance owed on the vehicle under any form of finance agreement, including HP, Personal Car Loan, PCP (excluding Contract Hire/Lease).
- Extended Policy Purchase Period**  
Your client will have up to 180 days to purchase a GAP policy after vehicle purchase.



**IS THERE A LIMITATION ON MILEAGE WHEN PURCHASING THE PRODUCT?**

No, our GAP product has NO limitations on the vehicle mileage.

**WHAT IS THE VEHICLE VALUE LIMIT?**

Up to £125,000

**WHAT IS THE CLAIM LIMIT?**

Up to £50,000

**IS THERE A PRO-RATA REFUND?**

Yes, a full return premium is given within 30 days, after 30 days the client is entitled to a daily pro-rata refund proportionate to the unexpired days remaining, providing no claims have been made.

**ARE COMMERCIAL VEHICLES COVERED?**

Yes, Light Commercial vehicles up to 3.5T are covered.

**ARE THERE ANY RESTRICTIONS ON VEHICLE TYPE?**

Yes, certain makes and vehicles are not permitted. These include; Ferrari, Lamborghini, Maserati, and Rolls-Royce.

# Alps Commercial Add-Ons



Our commercial insurance add-on products suit both businesses and sole traders. We can provide legal protection along with excess protection for commercial clients.



### **Commercial Legal Protection 34**

Not all of your clients can afford an in-house legal team. We provide a comprehensive range of cover for commercial clients.

### **Sole Trader Legal Protection 38**

We help allow individuals to focus to focus on growing their one-person enterprise without the need to worry about issues which could affect their business or personal affairs.

### **Commercial Excess Protection 36**

Your clients can take policies with a higher excess, often resulting in lower premiums.



# Commercial Legal Protection



Alps Commercial Legal Expenses provides a comprehensive range of cover for commercial clients. Contract dispute is included as standard, with a choice of rated / not-rated insurance, with a £50,000 or £100,000 indemnity limit. Rated purely on business turnover and with no requirement to disclose wage roll:

-  **Contract Dispute**  
Cover for disputes with a customer or supplier relating to the sale, hire or supply of goods and services.
-  **Employment Disputes**  
Support is provided for disputes relating to contracts of employment or alleged discrimination and employee restrictive covenant issues.
-  **Legal Defence**  
Defence against prosecution in a criminal court for an alleged act or omission.
-  **Tax Investigation**  
Cover for professional fees relating to a Tax, PAYE, VAT or NIC Dispute.
-  **Property Protection**  
Support in civil action against a third party for nuisance, trespass or criminal damage to the business premises.
-  **Jury Service Expenses**  
Reimbursement for the actual loss of salary or wages of the Insured, as a result of time off work to attend court.
-  **Legal Protection & Data Protection**  
Legal support for licence protection and data protection issues
-  **Helpline Support**  
Extra support via a Legal Assistance helpline, and a tax advice line operating 9 am to 5 pm

## **WHAT BUSINESSES ARE NOT COVERED?**

Adult and/or Gentlemen Clubs, Airline and Aviation Ammunition Manufacturing, Amusement Arcades, Funfairs and Pleasure Parks, Armed Forces Bailiffs, Barristers, Lawyers and Solicitors, Banking and Building Societies Casinos, Betting Establishments and Turf Accountants Extraction, Mining, Utilities and Nuclear Government – Central and/or Local Authority and/or Healthcare Authority and/or Educational Authority, Insurance Broking and Financial Advisers, Marine and Sea Travel, Nuclear, Professional Sporting, Clubs Railways and Track Operations, Scrap Dealers, Recycling, Asbestos Removal and Waste Disposal Schools, Colleges & Universities Care and/or Nursing Homes, Social Care and Community Services, Domiciliary Care at Home

## **ARE UK REGISTERED BUSINESSES COVERED ABROAD?**

No, the policy only covers businesses within the Territorial Limits, which are as follows: England, Scotland, Wales, Northern Ireland, the Channel Islands, and the Isle of Man.

## **CAN A BUSINESS WITH A TURNOVER OF £10M HAVE COVER?**

Yes, however a bespoke quote form would need to be completed and submitted to our underwriters for consideration and pricing.

## **IS THE COMMERCIAL LEGAL POLICY SUITABLE FOR AMATEUR SPORTS CLUBS?**

Yes, amateur sports clubs can be covered under the Commercial Legal policy, provided they are a commercial entity.



# Commercial Excess Protection

With Alps new Commercial Excess Protection, your clients can opt for policies with a higher excess, often resulting in lower premiums whilst insuring that excess in the event of a claim. This gives the same level of security and peace of mind.

✔ We offer a simple-to-understand product that will cover the excess amount paid for any successful claim under the commercial insurance policy, mitigating unexpected financial burdens, ensuring business continuity and stability.

✔ With limits ranging from £250 to £2500, we are able to offer the correct level of indemnity to meet your clients' needs. Backed by an insurer with a strong claims track record.



## THIS IS A NEW PRODUCT









Due to this being a brand new Alps product, we do not have any FAQs yet. If you have any questions about this product, please get in touch with our team today on **01260 221555**, or email them at [support@alpsltd.co.uk](mailto:support@alpsltd.co.uk).





# Sole Trader Legal Protection

Alps Sole Trader Legal Expenses allows individuals to focus on growing their one-person enterprise without the need to worry about issues which could affect their business or personal affairs. This comprehensive policy provides wide ranging cover with a claim limit of up to £75,000:

-  **Personal Cover**  
Cover provided for a range of personal issues including Consumer Disputes, Home Rights, Personal Taxation, Criminal Prosecution Defence & Identity Theft.
-  **Contract Disputes**  
Cover for disputes with a customer or supplier relating to the sale, hire or supply of goods or services.
-  **Licence Protection**  
Legal support in the event a regulatory licence is unfairly suspended, revoked or altered.
-  **Tax Investigation**  
Cover for professional fees relating to Tax, PAYE, VAT or NIC disputes.
-  **Property Protection**  
Support in civil actions taken against a third party for nuisance, trespass or criminal damage to the business premises.
-  **Jury Service Expenses**  
Reimbursement for a loss of salary as a result of time off work to attend court.
-  **Debt Recovery**  
Cover for fees incurred in the recovery of money or interest due from another business for the provision of goods or services, legal search findings and non-completion of an employment based relocation.
-  **Also included:**  
Personal Injury, Pothole Damage, Illegal Clamping & Towing, Unenforceable Parking Fines and Vehicle Identity Theft.



### **WHAT COSTS DOES THIS POLICY COVER?**

This policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.

### **WHAT IS THE MAXIMUM AMOUNT A CLIENT CAN CLAIM?**

£50,000 per claim, £75,000 per period of insurance. The maximum amount payable under Jury service expenses is £100 per day and £1,000 per claim.

### **CAN A CLIENT USE THEIR OWN SOLICITOR?**

If legal proceedings have been agreed by us, you may choose to nominate and use your own solicitor or continue with our specialists. If you decide to appoint your own solicitor, we must approve this in advance, and you will be responsible for any professional fees exceeding those that our specialists would normally charge us (details available upon request).

### **HOW LONG DOES THE CLIENT HAVE TO MAKE A CLAIM?**

This is a 'claims made' policy. It only covers claims notified to us during the period of insurance and within 30 days of any circumstance which may give rise to any claim. Failure to do so could lead us to decline that claim.

### **CAN THE CLIENT MAKE A CLAIM IMMEDIATELY?**

No, a client can't claim on any contract where the dispute arises within the first 90 days of the first period of insurance unless you can provide evidence that you had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover.

# Alps **Let Property** Add-Ons



We have a growing catalogue of options for let property add-on insurance policies. Our selection ensures that your clients can confidently be covered for every eventuality.

### **Landlord Legal Expenses 42**

When tenancies go wrong, there can be lengthy and costly disputes. We provide a comprehensive range of cover and advice for owners of both commercial and residential property owners.

### **Landlord Excess Protection 46**

Paying excess for a claim can be costly for your clients. We provide an option for your clients to safeguard themselves against the cost of their landlord insurance policy excess.

### **Landlord Home Emergency 44**

Help protect your client's rental properties from the unexpected.

### **Pet Damage Protection 48**

Providing the added protection that your core insurance misses, protecting fixtures, fittings and content belonging to the



# Landlord Legal Expenses

Alps Landlord Legal Expenses provides a comprehensive range of cover and advice for owners of both commercial and residential let properties:



## Portfolio Management

We can cater for landlords with a portfolio of properties via our 'portfolio proposition' management tool on Communic8, which allows multiple properties to be covered on one policy schedule.



## Pursuit of Rent Arrears

Assistance in pursuing outstanding rent payments.



## Legal Defence

Defence in criminal and civil matters connected to ownership of the property.



## Breach of Tenancy Agreement

Legal Assistance in the event of a breach by a tenant of their obligations under the tenancy agreement.



## Eviction

Support in the eviction of anyone who is occupying the property without your permission.



## Cover on the Property

Cover is per property and not per tenant, allowing the policy to run alongside any change in tenancy without penalties.

## Rent Protection

Option to upgrade & include cover for rent indemnity, to give peace of mind when letting out residential properties (comes with the listed legal expenses cover as standard)

**HOW MANY POLICIES DO I NEED FOR MORE THAN ONE PROPERTY?**

This is a per tenancy product and so a policy is needed for each tenancy agreement in operation. This would also apply for blocks of flats.

**MY CLIENT HAS A PROPERTY THAT IS USED FOR HOLIDAY LETS, WOULD THIS PRODUCT BE SUITABLE?**

No, this policy would not be appropriate for holiday lets.

**WILL THE PRODUCT RECOVER LOSSES FROM A TENANT THAT LEAVES A PROPERTY UNLETTABLE?**

The policy covers the costs associated with pursuing tenants for damage, subject to favourable prospects of recovery. Key considerations in these circumstances are the tenant's financial means to satisfy any judgment against them, and the record of a correct forwarding address.

**CAN A CLIENT WHO IS A LANDLORD PURCHASE A POLICY MID-TENANCY?**

Yes, however the tenants must have met the proper reference criteria outlined in the policy wording. No claim will be accepted in an event where the time of occurrence was before the commencement of the policy, or on an event which occurs within the first 90 days of the period of insurance.

**CAN A POLICY BE RENEWED IF THERE'S AN ONGOING CLAIM?**

Yes, as long as the client makes the broker aware of this.





# Landlord Home Emergency

Alps Landlord Home Emergency Cover provides a comprehensive range of cover for owners of let property in the event of an emergency at their rented property. A nationwide network of qualified professionals is on hand to deal with a whole host of emergency situations:



- 🛡️ **Plumbing & Drainage** - Cover for blocked drains and toilets or damage to internal drainage systems which could lead to internal flooding or water damage
- 🛡️ **Pest infestation** - Removal of pests including wasps, hornets, house mice or field mice, rats or cockroaches.
- 🛡️ **Central Heating** - Assistance in the event of a failure or complete breakdown of the primary heating system in the property, with no seasonal restrictions.
- 🛡️ **Lost Keys** - A qualified locksmith will be deployed in the event of the loss of the only available key, to enable access to the property.
- 🛡️ **Loss of Utilities** - Assistance in the event of an internal failure of the gas, electricity or water supply to the property.

**WOULD THE POLICY BE SUITABLE TO COVER HMOS?**

No, HMOs are excluded as they are considered subdivided properties.

**HOW MANY CLAIMS CAN MY CLIENT MAKE DURING THE PERIOD OF INSURANCE?**

There is a limit of up to 3 claims during the period of insurance. We will not pay for more than three claims within the period of insurance.

**MY CLIENT HAS NOT SERVICED HIS TENANT'S BOILER IN WITHIN THE LAST YEAR. WILL THIS BE AN ISSUE SHOULD THEY MAKE A CLAIM?**

All boilers and other equipment must be serviced annually or in accordance with manufacturer's guidelines. You must keep all service documentation, as we will need to see them before you can make a claim.

**CAN MY CLIENT USE THEIR OWN CONTRACTOR?**

If for any reason we allow you to use your own appointed contractor, you should obtain an estimate for the work and contact us for authorisation to continue with the repair. You must then at your own expense supply us with a written statement, and other supporting documentation that we may require to substantiate your claim, as soon as is reasonably possible.



# Landlord Excess Protection

Alps Landlord Excess Protection Insurance provides your client with an option to safeguard themselves against the cost of their landlord insurance policy excess, in the event of the successful settlement of a claim:

- Flexible Excess Levels – choose the correct excess level, with cover ranging from £200 up to £1000

If, following an incident at the insured premises, a valid claim is successfully made under the Landlord Insurance policy, this policy will reimburse the customer for the excess that they have to pay, provided that the amount successfully claimed exceeds the excess of the Landlord Insurance policy.

It's simple to make a claim - visit the claims website or call the claims team (weekdays 9am to 5pm).



**WILL THE POLICY COVER MANAGING AGENTS?**

Yes, however the name on the Landlord Core Insurance matches the name on the Landlord Excess Protect policy.

**CAN THIS PRODUCT BE SOLD AS A STANDALONE POLICY?**

No, this product should be sold as an add on to Core Landlord Insurance.

**WHO HANDLES THE CLAIMS?**

The claim will be handled by Davies Group Limited.

**CAN MY CLIENT TAKE OUT A POLICY IF THEY DO NOT HOLD THE A CORE LANDLORDS INSURANCE POLICY?**

Your client must be the policyholder of the Landlord Insurance policy and they must keep the insured premises insured under a valid Landlord Insurance policy at all times.

**IS THERE A COOLING OFF PERIOD?**

Your client may cancel this insurance without giving a reason by returning it to you, the broker, within 14 days of the start date or (if later) within 14 days of receiving the insurance documents.

Your client will receive a full refund of all premiums paid, provided that no claim has been made and they do not intend to make a claim under this insurance. However, if the client cancels the policy after the 14-day cooling-off period, or has begun a claim, no refund of the premium will be payable.



# Pet Damage Protection

Alps Pet Damage Protection complements your core insurance by adding protection for fixtures, fittings and content belonging to the landlord, from pet damage.

- Following a claim, any permanent work carried out by a supplier under this policy is guaranteed for 1 year following completion.
- This covers up to £5,000 of damage, the cost of which you can pass onto your tenant.



## **THIS IS A NEW PRODUCT**

Due to this being a brand new Alps product, we do not have any FAQs yet. If you have any questions about this product, please get in touch with our team today on **01260 221555**, or email them at **[support@alpsltd.co.uk](mailto:support@alpsltd.co.uk)**.



# Alps Personal Add-Ons



Our personal insurance add-ons are created to protect your client's homes from every eventuality.

## **Home Legal Protection 52**

Protection for your client's homes and family. Protecting disputes, property, tax, defamation and more.

## **Home Excess Protection 56**

Paying an excess for a claim can be costly for your clients. We provide an option for your clients to safeguard themselves against the cost of their home insurance excess.

## **Home Emergency 54**

Working alongside your client's existing household buildings or contents policy, this product covers the cost of contractors for emergency call-out and labour charges, plus more.





# Home Legal Protection



Alps Home Legal Protection provides a comprehensive range of cover and advice for your clients and home owners:

## **Home Disputes**

Legal support in relation to physical damage to your main home or your personal affects, or an infringement of home rights.

## **Property Sale and Purchase**

To pursue or defend a legal action arising from a breach of a contract for the sale or purchase of your main home.

## **Consumer Disputes**

Defence in criminal and civil matters connected to ownership of the property.

## **Tax**

Accountancy fees if you are subject to an HM Revenue and Customs Full Enquiry.

## **Employment Disputes**

Legal Support relating to a claim for unfair dismissal or unfair selection for redundancy.

## **Identity Theft**

Defence in the event of an incident of ID theft supported by an ID theft helpline.

## **Personal Injury & Clinical Negligence Cover**

Pursuit of a civil claim for damages in respect of an injury caused by the negligence of another.

## **Social Media Defamation**

Support can be provided if you are subjected to an act of defamation via social media.

**Also included:** Probate disputes, jury service expenses, and school admissions disputes.



### **HOW LONG DOES MY CLIENT HAVE TO MAKE A CLAIM?**

The claim must be notified as soon as possible once they become aware of the insured event, and within no more than 180 days of them becoming aware of the insured event. This is extended to 45 days for claims relating to identity fraud.

### **WHO IS COVERED?**

Any person who has paid the premium or on whose behalf the premium has been paid, provided they have been declared to us by your insurance adviser and are permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to your family members residing with you.

### **MAKING A CLAIM**

Reporting time

Identity Fraud - 45 days

All other sections - 180 days

Waiting Period

Employment - 90 days

Property Infringement - 180 day restriction where the nuisance or trespass started within the first 180 days.

We have both an A-rated and a un-rated insurer available for home legal expense policies. Each insurer has different policy benefits and exclusions.



# Home Emergency

Working alongside your household buildings or contents policy, Alps Home Emergency provides cover for the cost of contractors' emergency call-out and labour charges, and the cost of parts and materials following an emergency occurrence, such as:

- Plumbing & Drainage**  
Leaking pipes, blocked drains and leaking radiators.
- Loss of Utilities**  
Internal failure of the gas, electricity or water supply.
- Roofing**  
Sudden and unforeseen roofing issues.
- Heating**  
Sudden failure of the central heating system or boiler.
- Pest Infestation**  
An infestation of wasp nests, house mice, field mice, rats and / or cockroaches.
- Security**  
Damaged windows, doors and lost keys.



**IS A ROOF COVERED  
IN TERMS OF A PEST  
INFESTATION?**

This would be something supported by the policy provided that the pest is listed as an insured risk.

**ARE OIL BOILERS  
COVERED?**

Oil boilers are covered as per the Primary Heating System definition: "The principal central heating and hot water systems excluding any form of renewable energy systems and non-domestic central heating boiler or source."

**WILL MY POLICY COVER  
A STATIC CARAVAN?**


Permanently sited park homes are covered, as long as it is not rented out for business purposes.

We have both add-on and standalone options available.



# Home Excess Protection

Home Excess Insurance provides an option to safeguard your clients against the cost of their home insurance excess, in the event of a claim needing to be made on their home insurance policy:

-  **Cover of Outbuildings**  
Any outbuildings of your main residence and it's contents, covered under your main home insurance, are also covered.
-  **Choice of Aggregate Limits**  
Choose the right level of protection for you, starting at £50 through to £2,000 cover.
-  **Flexibility on number of Claims**  
Cover will continue during the policy period until the chosen aggregate limit is reached.
-  **Easy Claims**  
It's simple to make a claim - visit the claims website or call our claims team (weekdays 9am to 5pm).



**ARE MANUAL ENDORSEMENTS / EXCESS TYPES COVERED?**

Yes, any situation or cover provided within the client's core home insurance policy would be covered, such as excess specifically for houses situated in flood-risk areas.

**CAN WE PART COVER EXCESS?**

Yes, we can partially cover the excess. If your client has a £2,500 excess but the maximum cover is £2,000, we would cover up to £2,000, with the remaining amount payable by the client. Please note that in this scenario, the client cannot take out multiple policies to cover the excess—it is limited to one policy per home insurance policy.

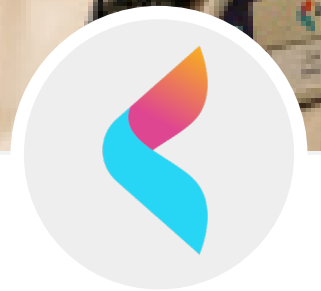
**IS A SECOND PROPERTY POLICY EXCESS COVERED?**

No, this policy only covers the policy holder's primary residence.

**IS A HOLIDAY HOME POLICY EXCESS COVERED?**

No, this policy only covers the policy holder's primary residence.

# Get in Touch



Stay up to date on all things Alps by following any of our socials.

## **Get in touch with our support and sales experts**

Tel: 01260 22155 | Email: [support@alpsltd.co.uk](mailto:support@alpsltd.co.uk)

## **Write or visit us**

Alps Ltd, Sunnyside Mill, Highfield Rd, Congleton CW12 3AQ

## **Follow our socials**

LinkedIn: Alps

Facebook: Alpsltdinsurance

YouTube: Alps-Ltd

## **Visit our website**

Alps Ltd: [www.alpsltd.co.uk](http://www.alpsltd.co.uk)

Alps Legal: [www.alpslegal.co.uk](http://www.alpslegal.co.uk)

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