

Products Brochure



Alps Motor

Insurance Add-On Products

Services Provided Through Alps Legal Protection

Your policyholders deserve the highest level of service throughout every touchpoint they have during your customer journey, and the management of their motor claims is no exception.

Including:

- Fault and Non-Fault Claims Management
- First Notification Of Loss
- Uninsured Loss Recovery
- Replacement Vehicle Services
- Repair Services
- Liability Disputes
- Personal Injury & Litigation Claims Management
- Fleet Management

Additional enhancements:

- Individual Fleet MI Packs
- Escrow Account
- Settlement of VAT and Excess
- Separate claims propositions depending on client needs
- Online broker claims portal
- Online client claims portal

All claims are managed in-house

- 🛡️ Average telephone answer time **below 20 seconds**
- 🛡️ Urgent post (cheques, Engineers Reports, PI offers) actioned **same day**
- 🛡️ Claim input & 1st telephone communication with client - 1 hour
- 🛡️ We report claims involving third parties to client's insurer - 2 hours



Michelle O'Reilly
Operations Director



Simon Buxton
Claims Manager







Beckii Vigrass
Claims Start Manager



Nick Copley
Legal Claims Manager

Peace of mind if you're involved in a road traffic accident when you weren't at fault

Your car insurance policy should cover claims for damage to your vehicle in a road traffic accident, but you might need to take legal action if you face other costs. Motor Legal Expenses Insurance provides cover 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 your own defence against motoring prosecutions
-  Contractual disputes relating to the sale or purchase of a motor vehicle

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

Claims are managed by a real person at the end of the phone, every time.



A total peace of mind motoring solution

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

- If the insured vehicle is damaged and rendered unroadworthy by an insured incident, a hire vehicle is provided
- 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
- Cover for two claims throughout the policy period up to a maximum aggregate total of 14 days

Additional Options Available

Options available to upgrade the category of vehicle provided at preferential rates



Don't be without an appropriate vehicle following a claim





Alps Auto Replace provides a like-for-like replacement vehicle for those who've been involved in an accident, theft, fire or total loss situation:

- If the insured vehicle is damaged and rendered unroadworthy by an insured incident, a hire vehicle is provided
- **Choice of Vehicle Type** - Class A (Small Hatchback), Class E (Family Saloon), SMVC (Small Commercial Van), LGCV3 (Large Commercial Van), Prestige Vehicles
- **Choice of Cover Duration** - option to select 7, 14 or 28 days access to hire vehicle
- **Hire & Reward Options** - cover available for public and private hire vehicles with a daily cash alternative option when a suitable vehicle can't be sourced
- **Dedicated Claim line** - who will take details of your claim and organise a replacement vehicle



Paying excess for a claim can be expensive

Alps Motor Excess Protection Insurance provides your client with an option to safeguard themselves against the cost of their 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 thanks to different limits of cover, starting at £150 and going all the way up to £2,000
-  To make a claim on the policy, a simple form is completed online, supported by proof of the excess payment
-  Motor Fleet risks can be covered with varying indemnity limits up to £10,000 and covering up to 30 drivers
-  Bespoke cover for over 30 vehicles can be referred to the underwriter (extra information will be required)

Depreciation represents the greatest vehicle cost, after fuel expenses

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 outstanding finance payments and the value of the vehicle when you bought it.

Cover types are available across the following vehicle categories:

Car and Light Commercial Vehicle - up to £150k value*
Duration is 2 to 5 years with £5k to £50k level of indemnity

Taxi - up to £50k value*
Duration is 1 to 3 years with £5k to £10k level of indemnity

Motor homes up to £150k value*

Vans and Trucks (3.5T - 7.5T) - up to £60k value*
Duration is 3 to 5 years with £10k to £15k level of indemnity

Trucks (7.5T - 44T) - up to £100k value*
Duration is 3 to 5 years with £15k to £20k level of indemnity

*at policy start date

Don't be stranded at the roadside

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 to ensure a common renewal date and mixed cover types are available with no requirement for all vehicles on the fleet to be covered

If your client's vehicle can't be fixed following a mechanical breakdown

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 (those specifically listed in the policy wording) up to a value of £500, excluding the first £50
- The customer breakdown policy must be maintained, current and valid
- 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 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
- The Parts & Labour policy is an add-on to Alps Road Rescue, when purchased at the same time



Alps Commercial

Insurance Add-On Products

Not all of your clients can afford an in-house legal team on their payroll

Alps Commercial Legal Expenses provides a comprehensive range of cover for commercial clients. Contract dispute is included as standard, and clients have choice of 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 relating to disputes regarding contracts of employment or alleged discrimination and employee restrictive covenant issues

Legal Defence

Defence against prosecution in a criminal court in respect of 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

Licence Protection & Data Protection

Legal support for licence protection and data protection issues

Helpline Support

Extra support via a Legal Assistance helpline, operating and a tax advice line operating 9 am to 5 pm

We cater for businesses with a turnover of up to £10m, with the option to quote on larger turnover business or bespoke packages

Alps Complete

In addition to the cover listed above, Alps Commercial Complete includes debt recovery

When your sole trader clients have many other things to focus on

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

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

Licence Protection

Legal support in the event a regulatory licence is unfairly suspended, revoked or altered

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

Tools are an expensive and invaluable asset to your clients' business

They say that a bad tradesperson blames their tools, but even a good one can't blame their tools if they've been stolen or damaged whilst being unloaded from a vehicle. Alps Tools in Transit cover enables them to be quickly replaced:

-  **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** - Unlike many other policies, clients may be covered in the event of their tools being stolen, even when the vehicle is unattended and thefts within the first 30 days are covered (restrictions apply, please see policy wording for full terms and conditions)
-  **Overnight Cover** - Overnight cover is afforded if your client has parked their vehicle in a well-lit area, on the same street and clearly visible from the property in which they are residing that night
-  **Choice of Indemnity Limits** - Indemnity limits vary from £500 worth of cover, up to a maximum of £10,000, which provides clients with the ability to tailor cover to their needs

*please see policy wording for the full terms and conditions



Alps Let Property

Insurance Add-On Products

When tenancies go wrong, there can be lengthy and costly legal disputes

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
- 🛡️ **Breach of Tenancy Agreement** - Legal Assistance in the event of a breach by a tenant of their obligations under the tenancy agreement
- 🛡️ **Pursuit of Rent Arrears** - Assistance in pursuing outstanding rent payments
- 🛡️ **Eviction** - Support in the eviction of anyone who is occupying the Property without your permission
- 🛡️ **Legal Defence** - Defence in criminal and civil matters connected to ownership of the property
- 🛡️ **Cover on the Property** - Cover is per property and not per tenant, allowing the policy to run alongside any change in tenancy without penalties







You'll have access to a FREE Legal Helpline which operates 24 hours per day, 365 days per year to provide support and guidance

Rent Guarantee

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)

Help protect rental property from the unexpected

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 Removal of pests including wasps, hornets, house mice, drainage systems which could lead to internal flooding or field mice, rats or cockroaches water damage
-  **Loss of Utilities** - Assistance in the event of an internal failure of the gas, electricity policy period or water supply to the property
-  **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
-  **Central Heating** - Assistance in the event of a failure or complete breakdown of the primary heating system in the property with no seasonal restrictions
-  **Pest infestation** - Removal of pests including wasps, hornets, house mice, drainage systems which could lead to internal flooding or field mice, rats or cockroaches
-  **Generous Claims Limits** - £500 claim limit with a maximum of £1,000 during the Assistance in the event of an internal failure of the gas, electricity policy period

You'll have access to a FREE Legal Helpline which operates 24 hours per day, 365 days per year to provide support and guidance

Paying excess for a claim can be expensive

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 a successful settlement of a claim:

- 🛡️ 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.
- 🛡️ The maximum amount payable under this policy in any one period of insurance will be the annual aggregate limit as shown in the certificate of insurance.
- 🛡️ Once the annual aggregate limit has been reached, no further payments will be made and the customer will be responsible for all and any future excess payments as defined in their Landlord Insurance policy.
- 🛡️ Clients have the freedom to choose the right level of protection thanks to different limits to choose from, starting at £200 and going up to £1,000 cover.





Alps Personal Insurance Add-On Products

Protection for your home and family

Alps Home Legal Expenses, from an A-Rated underwriter, provides protection, support and advice in the event of a legal dispute concerning your client or their immediate family, supported by an indemnity limit of £75,000:

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

In the event of a claim relating to the purchasing and selling of personal goods or services

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 negligence of another

Social Media Defamation

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

Also Included: Probate Disputes, Jury Service Expenses and school admissions disputes

Protection for your home from home

Alps 2nd Property Legal Expenses provides comprehensive protection, support and advice in the event of a legal dispute concerning your client or their immediate family, supported by an indemnity limit of £50,000:

Property Protection

Cover for civil actions relating to the land, building or contents of your 2nd property

Tax Protection

Cover for negotiation and representation of the policyholder in respect of a full tax enquiry or aspect enquiry

Legal Defence

Defence against any prosecution made against you arising from letting your 2nd property

Attendance Expenses

Cover for your actual loss of salary whilst attending court at our/the authorized representative's request or whilst defending a criminal prosecution

Contract Disputes

Negotiation of the policy holder's legal rights in the event of a dispute arising from an agreement including buying, selling or hiring any goods or services

24/7 Free Legal Advice Line

Free legal advice on personal legal matters falling under the sections of cover provided by this policy

Holiday Home Letting

This product is suitable for 2nd properties that also allow occasional short term lets

Paying excess for a claim can be expensive

Alps Home Excess Insurance provides your client with an option to safeguard themselves 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 its 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 the number of Claims** - cover will continue during the policy period until the chosen aggregate limit is reached
- 🛡️ **It's simple to make a claim** - Clients can either visit the claims website outlined in their policy documents, or by calling our claims team - lines are manned weekdays 9am to 5pm

Not all household insurance policies provide cover in the event of an emergency

Thanks to our generous claim limit of £1,000 with a maximum of 3 claims within the policy period on the Alps Home Emergency cover, clients have no excess to pay and the opportunity to preserve important no-claims bonuses. Here's what's covered:

Plumbing & Drainage

Assistance provided for leaking pipes, blocked drains and leaking radiators

Heating

Cover provided in the event of a sudden failure of the central heating system or boiler

Loss of Utilities

In the event of a complete failure of gas or electricity within the property, a qualified engineer will be deployed to assist your client

Pest Infestation

Should your client require help in the removal of pests such as rats, mice, wasps or hornets, a qualified expert will be assigned to deal with the situation

Property Security

Cover for damaged windows, doors and lost keys

Sanitation

Repairs to blocked or unusable toilet

Roofing

Assistance in the event of sudden and unforeseen roofing issues

Overnight Accommodation

If the property becomes uninhabitable because of a covered event, with prior agreement, we can pay up to £250 for overnight accommodation

24/7 Support

Lines are open 24 hours per day, 365 days per year

One minute you had your keys, the next they're gone

What would your clients do if they lost or had their keys stolen? How much would replacements cost, and what about locks? Key Cover provides insurance cover for lost and stolen keys, whether they are home, vehicle or business property keys:

Family Members

Cover extends to immediate family members permanently living at the same address as the policyholder during the period of insurance

Locksmith Charges

Up to £1,500 for locksmith charges if the client is unable to access the home, vehicle or property

Replacement Locks

Up to £1,500 for replacement locks if there is a security risk, or no duplicate key exists and cannot be sourced by an approved locksmith

Replacement Keys

Including the reprogramming of infra-red handsets, immobilisers and alarms necessary as a result of the replacement of an insured key

Onward Transport Costs

Up to £75 per claim for onward transport costs for getting the client to the original destination, or home if the customer is unable to access the vehicle and the customer is away from the home

Vehicle Hire

Up to £40 per day for vehicle hire, for up to 3 days if the customer is unable to access the vehicle

Overnight Accommodation

Up to £120 for overnight accommodation costs for one night if the customer is unable to access the home

Finding the right Health Insurance, made easy

Peace of mind is paramount when your clients seek private medical treatment. We can help you compare the best policies from the UK's leading health insurance companies such as AXA, Bupa and Aviva, while generating commission:

- 🛡️ [Quick and Easy Online Form](#) - It only takes a few moments to provide us with your client's details, and they will be contacted by UsayCompare
- 🛡️ [Expert Advisors](#) - Knowledgeable, friendly and helpful team of experts ready to help your client and provide free honest and unbiased advice
- 🛡️ [Unique Comparison Technology](#) - The expert team has access to unique comparison technology making the process all that much easier for your client
- 🛡️ [Simple Questions, Simple Service](#) - Straight forward service for your clients; Simple Questions, Comparing Prices and Selecting Your Policy





Motor



Commercial



Let Property



Personal

We look forward to hearing from you