

# Legalrisks

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## **LEGAL RISKS**

### **Making your workplace better protected**

#### **The Company:**

Legalrisks is a trading style of Legalrisks Professional Indemnity Limited (Company # 5717891)

Over the past decade the insurance industry has seen a move away from the all-encompassing broking houses to the development of a number of specialist brokers dedicating services to a specific client base. Legalrisks is at the vanguard in this new concept in insurance intermediaries.

Since its establishment in January 2006 Legalrisks has dedicated itself to providing the very best in legal expenses insurance to our clients.

Legalrisks was started by Paul James, who has had over 30 years' experience in the Commercial and Professional Indemnity sector of the insurance industry. The last ten years as Professional Indemnity underwriter for the largest reinsurance company of its' type in the world (The General Reinsurance Corporation) establishing their London and European Professional Indemnity Underwriting Department. Legalrisks goal is to offer specialist professions and emerging user groups full access to a dedicated tailored insurance solution.

Legalrisks is an independent insurance brokers.

Legalrisks is an Apointed Representaive of Blue Shield Insurance Services Ltd who are Authorised and Regulated by the Financial Conduct Authority under # 303304 to undertake insurance mediation business and effect insurance contracts.

Legalrisks uses dedicated insurance facilities and the general insurance market to source insurance products.

Legalrisks is remunerated by receiving commissions from underwriters and in some instance by applying placement fees, which will be clearly stated.

Legalrisks does not undertake work on an execution only basis.



## **Legalrisks Insurance Abilities**

In any one given insurance placement there are a number of critical factors which combine to make the risk transfer mechanism fully effective, primary amongst these are :-

- Familiarity and Knowledge of the Client's work
- Recognition of the Client's real insurance requirements
- Client - Broker Liaison
- Specific Insurance Knowledge of:-
  - ⇒ Wordings
  - ⇒ Endorsements
  - ⇒ Costing
  - ⇒ Policy Handling

## **Legalrisks Insurance Delivery**

- Balanced Insurance Delivery
- Knowledge of Specific Client's Risk Transfer Needs
- Knowledge of General & Manuscript Wordings and Conditions
- Individually Tailored Insurance Documents
- Efficient Policy Control
- Legalrisks has arranged a simple direct debit facility for use by its' client base at a nominal APR.
- Depth of Knowledge of Scheme Placements

## **The Importance of Claims Handling**

In all of the placements undertaken by Legalrisks the utmost importance is attached to the claims handling. No insurance placement is complete without the ability of the insurance broker to be able to handle the claims requirements of the insured. Legalrisks has taken specific consideration of this and has enhanced the claims handling ability of its' operation by the means in which it places the original enquiry. Legalrisks works closely with the insured and user groups to understand their potential areas of exposure. In doing this it places the insurance into specific underwriters who have the best ability to defend their Clients against any suits brought against them and who offer the insured the broadest cover for their particular field of operation. Legalrisks ensures that each of the underwriters is of the best security to be able to meet the future insurance requirements of the insured.

