ABACUS

Specialists in the Let and Unoccupied Property Market

Interactive Product Information



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AN ANV COMPANY

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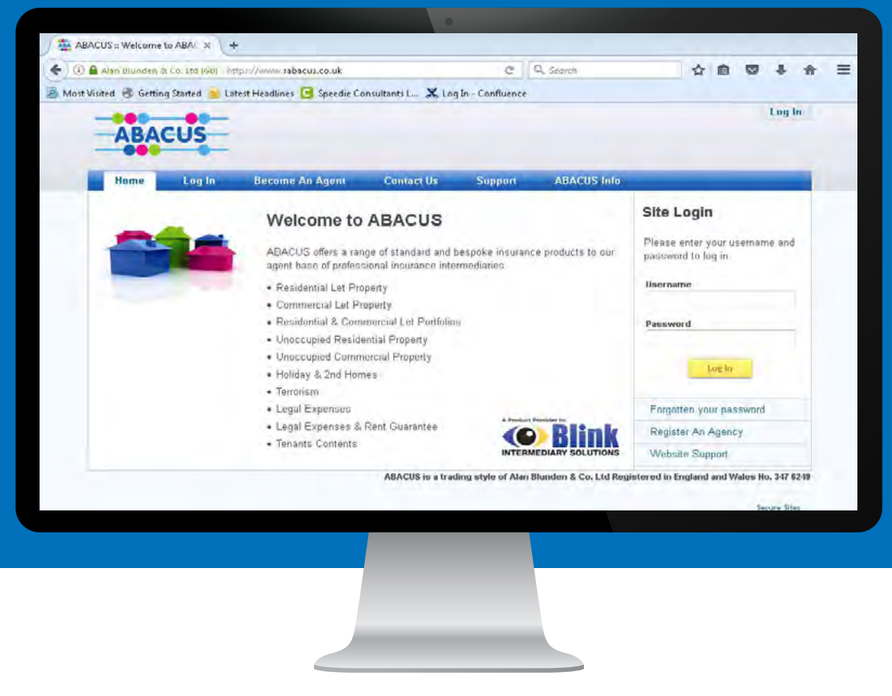
ABACUS Portfolio Team

Who are ABACUS

- Alan Blunden and Co Underwriting Schemes
- Trading Name of Alan Blunden & Co Ltd
- 84m+ GWP wholesale property business
- Property Owners experts
- Built on long term relationships
- 90+ staff

ABACUS Website

Access to instant quotations and cover for our range of products.



Online Features

Instant quotes and cover for:

- **Residential Let Property**
- **Commercial Let Property**
- **Unoccupied Residential Property**
- **Unoccupied Commercial Property**
- **Unoccupied Properties Undergoing Renovation**
- **UK Holiday Homes**
- **Residential Let Legal Expenses and Optional Rent Protection**
- **Shops and Offices**
- **Commercial Let Legal Expenses**
- **Home Emergency**
- **Landowners Liability**

- Instant Policy Documentation
- Cover for multiple properties on one policy
- Up to 25% commission
- Range of Voluntary excesses
- Property Owners Liability up to £5million
- Access to all your customers documentation
- Ability to process adjustments
- Ability to confirm renewal online

If you have an existing ABACUS agency please log on to **www.sabacus.co.uk** for access to our range of products. If you are new to ABACUS or have any queries with your access, please contact our Agency & Marketing department on **01702 606 312.**

ABACUS®
AN ANV COMPANY

Up to 25% commission

ABACUS is provided by Alan Blunden & Co Ltd, Baxter Building, 80 Baxter Avenue, Southend on Sea, Essex, SS2 6HZ. Alan Blunden & Co Ltd are authorised and regulated by the Financial Conduct Authority No. 309694. Full details of the FCA authorisations can be found at www.fca.org.uk

ABACUS
Residential Let Property



Offering you immediate online access to a **panel** of insurers for Residential Let property risks at exclusively agreed rates.

Risk types available:

- Properties let direct to the council
- Properties let direct to housing associations
- Bedsit type properties
- Multi-tenanted houses/flats
- Asylum seeker tenants
- Short term lease
- Housing benefit recipients
- Student tenants
- Employed / Self employed & retired tenants
- Unoccupied to be let within 90 days
- Contents only option

Package Cover Includes:

- Full standard perils
- Accidental Damage (included as standard with certain markets)
- Subsidence
- Property owners liability up to £5,000,000
- Loss of rent (up to 33.3% of the building sum insured)
- Trace and Access cover

Insurance Distribution Directive Document

Cover Comparisons

ABACUS
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ABACUS
Commercial Let Property



Offering you immediate online access to a **panel** of insurers for Commercial Let Property risks at exclusively agreed rates.

Acceptable Risks:

- Shops/Offices
- Surgeries
- Restaurants/Cafes/Takeaways
- Industrial Estates
- Warehouses
- Manufacturers
- Wholesalers
- Vacant Properties
- Commercial Properties including part residential

Package cover Includes:

- Accidental Damage
- Property owners liability up to £5,000,000
- Subsidence
- Loss of Rent (optional)
- Contents Cover (optional)
- Full Glass Cover (optional)

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS
Unoccupied Residential Property



We are pleased to be able to offer 3 separate levels of cover for Unoccupied Residential property risks. This product is available online and for every quotation you submit we will provide you with a quotation for each level of cover available.

Risk types available:

- To be sold
- Awaiting letting
- To be owner occupied
- Pending probate settlement
- Contents cover available
- Properties undergoing structural renovations

3 levels of cover to choose from:

Level 1

- Fire, lightning, explosion, earthquake or aircraft
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £100 excess increasing to £1,000 in respect of subsidence
- Property owners liability up to £5,000,000

Level 2

- Full Standard cover with cover limited for theft, malicious damage and escape of water to £2,500
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £100 policy excess increasing to £500 in respect of escape of water and £1,000 in respect of subsidence
- Property owners liability up to £5,000,000

Level 3

- Full Standard cover including theft and malicious damage
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £100 policy excess increasing to £500 in respect of escape of water and £1,000 in respect of subsidence
- Property owners liability up to £5,000,000

Short term policy available (3, 6 and 12 months. Policy lengths available for unoccupied property insurance.)

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS

Unoccupied Properties Undergoing Renovation



We are able to offer cover for Unoccupied Properties undergoing renovation. This can range from minor refurbishments to major works. This product is available online and for every quotation you submit we will provide you with a quotation for each level of cover available.

Risk types available:

- Commercial properties undergoing renovation / works
- Residential properties undergoing renovation / works

3 levels of cover to choose from:

Level 1

- Fire, lightning, explosion, earthquake or aircraft
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- Property owners liability £5,000,000

Level 2

- Full Standard cover with cover limited for theft, malicious damage and escape of water to £2,500
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- Property owners liability £5,000,000

Level 3

- Full standard cover including theft and malicious damage
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- Property owners liability £5,000,000

Insurance Distribution Directive Document

Cover Comparisons

Up to 25% commission

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ABACUS
Unoccupied Commercial Property



We are pleased to be able to offer 3 separate levels of cover for Unoccupied Commercial property risks. This product is available online and for every quotation you submit we will provide you with a quotation for each level of cover available.

Risk types available:

- To be sold
- Awaiting letting
- To be owner occupied
- To be renovated
- Contents cover available

3 levels of cover to choose from:

Level 1

- Fire, lightning, explosion, earthquake or aircraft
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £250 excess increasing to £1,000 in respect of subsidence
- Property owners liability £5,000,000

Level 2

- Full Standard cover with cover limited for Theft, Malicious Damage and Escape of Water to £2,500
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £250 excess increasing to £1,000 in respect of subsidence
- Property owners liability £5,000,000

Level 3

- Full standard cover including theft and malicious damage
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- £250 excess increasing to £1,000 in respect of subsidence
- Property owners liability £5,000,000

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS
Shops & Offices Insurance



Offering you immediate online access to quotations for Shops and Offices risks at exclusive agreed rates.

Option to tailor the quote to your clients needs – quotations available for the business and associated risks and liabilities with or without buildings covers.

Insurance Distribution Directive Document

Cover Comparisons

Acceptable Risks:

- Shops
- Offices
- Surgeries

Package cover Includes:

- Buildings Cover
- Accidental Damage
- Subsidence
- Trade Contents
- Stock
- Business Interruption
- Money
- Frozen Food (Shop risks)
- Loss of License (Shop risks)
- Book Debts

Liability:

- Employer's Liability
- Public & Property Owners Liability
- Products Liability

Insurer

ABACUS Novello Underwritten by HCC International Insurance Company Plc & Irwell Insurance Company Limited

ABACUS
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Up to 22.5% commission

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ABACUS
UK Holiday Homes



Offering you immediate online access to a **panel** of insurers for UK Holiday Home property risks at exclusively agreed rates.

Risk types available:

- Holiday Lets
- Second Homes

Insurance Distribution Directive Document

Cover Comparisons

Package Cover Includes:

- Full standard perils
- Accidental damage (optional)
- Subsidence, ground heave or landslip (unless specifically excluded at quotation stage)
- Property owners liability up to £5,000,000
- Loss of rent or alternative accommodation (up to 33.33% of the building sum insured)
- Contents cover (optional)
- £100 excess, unless otherwise stated, increasing to £500 in respect of escape of water and £1,000 in respect of subsidence

Cover for Unoccupied Periods

- Full standard perils apply subject to:
- The water being turned off at the mains and all tanks and pipes being drained, OR the central heating system being in continuous operation to maintain a minimum temperature of 59 degrees Fahrenheit / 15 degrees Celsius at all times.
- Property being secured
- £250 excess increasing to £1,000 in respect of escape of water and £1,000 in respect of subsidence

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Up to 25% commission

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ABACUS
Portfolios



The ABACUS portfolio product is designed for clients with property portfolios. It provides cover for residential let/unoccupied and commercial let/unoccupied properties under a single policy, with access to bespoke underwriting and dedicated documentation.

Insurance Distribution Directive Document

Cover Comparisons

Risk types available:

- Residential and Commercial properties under one policy
- All residential tenant types considered
- Multi tenanted residential/commercial properties
- Unoccupied properties
- ABACUS Unoccupied Level 2 Cover including Full standard cover with cover limited to £2,500 for Theft, Malicious Damage and Escape of Water
- Commercial buildings including part residential
- Short term lease
- Contents only
- Blocks of Flats
- Shops/Offices
- Surgeries
- Restaurants/Cafes/Takeaways
- Industrial Estates
- Warehouses
- Manufacturers
- Wholesalers

Package Cover Includes:

- Dedicated portfolio policy and documentation
- Bespoke case by case underwriting
- Accidental damage cover option for buildings and contents
- Subsidence cover
- Property owners liability up to £5,000,000
- Trace and Access cover as standard
- Loss of Rent (Residential Occupied up to 20% of the building sum insured, optional for Commercial Occupied)
- Portfolios

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Up to 25% commission

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ABACUS

Residential Let Legal Expenses and Optional Rent Protection



Available stand-alone or as an add-on to Residential Let Property policies.

Legal Expenses & Rent Protection now available on our website **www.sabacus.co.uk**

In the event that your client should be involved in a property dispute or debt recovery (relating to the property insured) then the cost, time and effort of pursuing any legal action against a third party would probably result in a financial loss to the client as well as being very time consuming. Legal protection cover will provide the client with the security and peace of mind should it ever be necessary for the client to have to take such legal action.

We provide:

- 24 Hour Help Line
- Legal Cover costs limit of indemnity £50,000 per incident

Acceptable risk types:

- Minimum 6 month lease agreement
- Long term leaseholders
- All residential property types including flats
- All tenant types

Important Notes:

Legal cover premiums are calculated per individual lease agreement and not per individual property address

Insurers

Arc Legal Assistance Limited
Alps Ltd

Insurance Distribution Directive Document

Cover Comparisons

Contents

ABACUS
Landlord Home Emergency Insurance



Available as a stand alone product for Residential Let Property Policies

Landlord Home Emergency Insurance cover is now available on our website **www.sabacus.co.uk**

In the event that your client should have a home emergency at their let property, this policy offers benefits and services such as 24 hour helpline and emergency call out assistance.

We provide:

- 24 Hour Help Line
- Approved contractors to attend the property and take necessary actions to stabilise and address the emergency
- Cover Limit of £1,000 (maximum cover in policy period)

Acceptable risk types:

- Residential Let Properties

Important Notes:

Single property cover only (multiple properties need to be insured separately)

Insurers

Alps Ltd (Underwritten by Collinson Insurance)

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS

Commercial Landlord Legal Expenses



Available as a stand alone product for Commercial Let Property Policies

Commercial Landlord Legal Expenses cover is now available on our website **www.sabacus.co.uk**

In the event that your client should be involved in a property dispute or debt recover (relating to the property insured) the cost, time and effort of pursuing any legal action against a third party would probably result in a financial loss to the client as well as being very time consuming. Legal protection cover will provide the client with the security and peace of mind should it ever be necessary for the client to have to take such legal action.

We provide:

- 24 Hour Help Line
- Legal cover costs limit of indemnity £50,000 per incident
- Residential Let Properties

Acceptable risk types:

- Commercial Let Properties
- All trade types

Important Notes:

Single property cover only (multiple properties need to be insured separately)

Insurers

Alps Ltd

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS
Landowners Liability Insurance



The ABACUS Landowners Liability product is designed for clients who own land and require protections for legal liabilities and legal costs arising from the ownership and occupation of the land. The cover includes Public Liability and Legal Protection in respect of the land, with the option to add on Employer's Liability cover.

Risk types available:

- Grazing Land
- Moorland
- Woodland
- Pasture Land
- Development Site
- Private Road
- Car Park
- Rough Country
- Self Build land

Cover Includes:

- Public Liability
- Legal Protection
- Optional Employer's Liability

Insurers

Irwell Insurance Company Limited

Insurance Distribution Directive Document

Cover Comparisons

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ABACUS
Acturis - ABACUS Prime



The ABACUS Prime product is available exclusively through the Acturis platform. Underwritten by AmTrust Specialty Limited this product gives you immediate access to ABACUS exclusively agreed rates and terms for Residential Let Property Owners risks.

Insurance Distribution Directive Document

Cover Comparisons

Risk types available:

- Employed/Self employed & retired tenants
- Housing benefit recipients
- Students
- Properties let direct to the council
- Properties let direct to housing associations
- Asylum Seekers
- Multi Tenant Properties
- Unoccupied to be let/sold
- Contents Only Option

Cover Includes:

- Full Standard Perils
- Accidental Damage
- Subsidence
- Property Owner's Liability up to £5,000,000
- Loss of Rent (up to 33.3% of the building sum insured)
- Trace and Access Cover

Insurers

AmTrust Specialty Limited

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ABACUS
Agency & Marketing Department



Dedicated to the development of your agency, administration, marketing and any non-policy enquiries you may have.



Richard Burgess
CEO

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richardb@alanblunden.co.uk
Mobile:
07725 365 447



Robin Gentle
Head of Broker Development

Email:
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ABACUS
Our partnership with Blink Intermediary Solutions

Marketed and Distributed by Blink Intermediary Solutions

We would like to introduce you to Blink Intermediary Solutions (BlinkIS) with whom we work very closely. Blink help us to stay in touch with our brokers across the UK, so that you can make the most of your agency with us.

So, who are Blink Intermediary Solutions?

Blink Intermediary Solutions connect UK insurance brokers to products and services. They work with a broad range of service-led suppliers, many on an exclusive basis, offering a wide array of commercial and personal insurance products and facilities, together with an extensive range of business support services to help their business flourish.

They have access to a full range of products that will not only help boost income and profitability but improve efficiency and help you, the broker, stay ahead of the curve.

- There is no cost to you, the broker, and they are not a network
- They build real relationships, get to know your business, identify possible gaps and suggest potential solutions to fill them
- They exist to complement not replace your existing panel
- Their business development team provide local support to ensure you maximise the benefits of any agency you access through Blink

They have the confidence to do things differently, the experience to do things better and the agility to make things happen fast, in a blink!

Rest assured, there are no fees or minimum commitments for the services Blink provide and your commission earning opportunity is not affected by Blink Intermediary Solutions' involvement, they are remunerated by us.

If you would like further information please visit **www.blinkis.co.uk** or email us at **info@blinkis.co.uk**

Bespoke solutions

The product range promoted by Blink Intermediary Solutions is provided by a number of specialist product providers, access to individual facilities is subject to approval by the product provider. Blink Intermediary Solutions is not part of the approval process and is not the product manufacturer. Some products/facilities are not available in all territories.

Blink Intermediary Solutions is a trading name of Iris Insurance Brokers Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) Register number: 310825. Iris Insurance Brokers Limited registered in England and Wales under registration number 4072404. Our Registered Office is The Baxter Building, 1st Floor, 80 Baxter Avenue, Southend-on-Sea, Essex, SS2 6HZ. Full details of FCA authorisations can be found at www.fca.org.uk.
The intended recipient of this content is UK FCA regulated insurance brokers.

ABACUS AN ANV COMPANY

ABACUS
White Labelling



We are able to offer you white labelling facilities on the following products:

- **Residential Let Property** – Quote only or Quote & Buy
- **Commercial Let Property** – Quote only or Quote & Buy
- **Unoccupied Residential Property** – Quote only or Quote & Buy
- **Unoccupied Commercial Property** – Quote only or Quote & Buy
- **Unoccupied Properties Undergoing Renovation** – Quote only or Quote & Buy
- **UK Holiday Homes** – Quote only or Quote & Buy
- **Residential Let Legal Expenses and Optional Rent Protection** – Quote only or Quote & Buy

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ABACUS
Accounts Procedure



You must comply with the following:

- Each month we shall submit a statement of account to you. You will pay to us all premiums on or before the 25th day of the month in which the statement was printed. No allowance shall be made for:
  - any arrangement whereby you have allowed credit to the insured
  - any delay in your accounting system
  - non-payment by customer.
- You will notify us immediately if you do not obtain the payment of the premium from the customer by the due date.
- All BACS should be made payable to ABACUS.
- If, for any reason, you are unable to settle an item please contact our office. We will agree an extended period of credit for this item if a valid query is raised.
- We will not accept any unpaid items unless our office has specifically agreed an extension.
- All renewals falling outside the credit period will be automatically lapsed.
- If the policy is cancelled or lapsed due to non-payment it will not be possible to reinstate cover upon receipt of a late payment. Where possible a new policy will be issued commencing from the date we receive new instructions to provide cover or the date that payment is received in our office.

Contact our Accounts Team on:

Tel: 01702 606 320
Email: **accounts@sabacus.co.uk**

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ABACUS
Ultimate Troubleshooting

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at **all times**.



In the unlikely event you are unsatisfied with the response you receive from our management team about an issue or complaint, please contact our ultimate trouble-shooters: **Richard Burgess,** CEO, or **Robin Gentle** our Head of Broker Development.



Richard Burgess
CEO

Email:
richardb@alanblunden.co.uk
Mobile:
07725 365 447



Robin Gentle
Head of Broker Development

Email:
robing@sabacus.co.uk
Mobile:
07887 477 209

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ABACUS
Contact us



New Business Team

The team know the property owners market our brokers work within and constantly strive for the fastest quote turnaround and the most competitive premiums.

Key contacts
Adm Rogers – New Business Manager

Tel: **01702 606 304**
Email: **newbusiness@sabacus.co.uk**

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ABACUS
Contact us



Existing Business Team (EBT)

Answering all policy related enquiries from cover to mid-term adjustments to renewals. Efficiency, accuracy and knowledge ensure the team lead the market in terms of service to brokers.

Key contacts
Paul Todd – Head of ABACUS
Jamie Mayo – Existing Business Manager
Laura Wisken – Existing Business Assistant Manager

Tel: **01702 606 306**
Email: **existingbusiness@sabacus.co.uk**

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ABACUS
Contact us



Claims Team

The team are there to provide our brokers with a direct and knowledgeable point of contact to ensure each and every claim is resolved to all parties' satisfaction and understanding.

Key contacts
Nick Dawson – Claims Manager

Tel: **01702 606 311**
Email: **claims@sabacus.co.uk**

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ABACUS
Contact us



ABACUS Accounts

Specialist and personable team ensuring accuracy and the high level of service you expect are maintained at all times.

Key contacts

Nicola Foxwell – Accounts Manager
Natasha Lanceley – Senior Accounts Assistant
Jenny Chan – Accounts Assistant
Caris Barnes – Accounts Assistant
Jackie Apted – Senior Accounts Assistant

Tel: **01702 606320**
Email: **accounts@sabacus.co.uk**

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ABACUS
Contact us



ABACUS Portfolio

This is a newly formed, skilled team who have a comprehensive and in-depth understanding of the property market. They deal with bespoke policies and have an expert understanding of how to handle portfolios from beginning to end to give brokers a personalised experience.

Key contacts
Adm Rogers – New Business Manager

Tel: **01702 880802**
Email: portfolios@sabacus.co.uk
existingportfolios@sabacus.co.uk

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