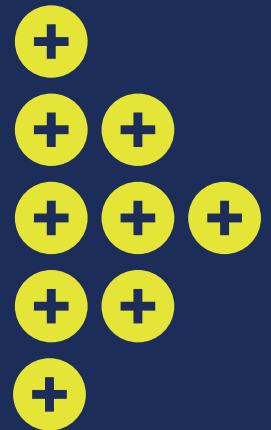




*Caring  
for those  
who care  
the most*



# Who We Are

*“Founded in 2002, we began as a provider of Locum Insurance to GP practices. Through innovation and development, we’ve grown quickly and expanded the range of products we offer and the sectors in which we operate.”*

We now provide bespoke commercial and personal insurance policies for GP, dental and private clinics; pharmacies; opticians; Local Medical Committees; and NHS provider organisations.

We believe in providing the highest level of service possible, and constantly strive to provide premium products, advice and experience to our customers.

Going beyond being seen as a service provider, we try to add value through knowledge and expertise.

Our policies are underwritten by leading insurers and Lloyd’s of London syndicates who share our passion and commitment to customer service.

Becoming part of the Lloyd & Whyte business portfolio enabled MIAB to benefit from improved infrastructure, including People Development, IT and training.

More significantly it created greater buying power with insurers, to enable MIAB to offer comprehensive terms at competitive premiums for our clients, further strengthening our position as medical insurance experts.

We’re proud to be an approved supplier of insurance services and work with a number of strong, reputable member benefit organisations, and the list is constantly growing.





# Our People

*Our leadership team and Specialist Insurance Advisers have decades of experience at MIAB and a wealth of knowledge of the insurance industry and specialist brokering.*

The team hold themselves personally responsible for the service that they provide and the satisfaction of our customers – it's why we give you a named member of staff when you deal with us.

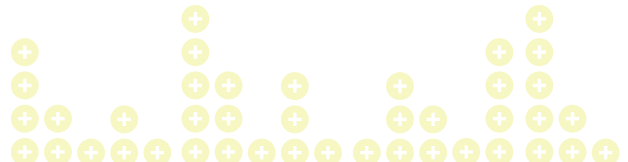
Every member of staff can speak knowledgeably and in plain English on the products we offer; there's no place for jargon. Many of the team have developed professional qualifications through recognised industry bodies to affirm their capabilities.

## Montrose (Monty) Bill Cert CII

Medical Malpractice Team Manager

*"Monty provided invaluable support, guiding us clearly through a range of corporate insurance options, which culminated in securing a product solution which fully met our needs."*

Mr Dilip Chawla - (Time For Teeth) Dental Business



# What We Do

*When we began to think about what we do and why we do it, we realised something special: all of our customers have made it their goal to care for and help others.*

We know you face unique challenges, and insurance probably isn't high on your list, but we want to make your life easier, by taking care of you.

So, what do we do?

***We care for those who care the most.***

We're really proud that we can support you by delivering premium products and advice for your needs in a personal, impartial and expert way.



## James Pearce

Commercial Development Manager

*"The service provided was timely, responsive and professional, making a challenging process feel quite effortless and providing us with the confidence and reassurance we needed."*

Shafkat Ali- independent prescriber pharmacist



# How We Protect You & Your Business



## Locum/Business Overheads Insurance

Cover to pay for Locums, temporary staff or extra hours worked by existing team members when accident or sickness strikes your business.



## Surgery/Practice Insurance

Protection for buildings, contents and more, designed specifically for your profession and single or multi-site businesses.



## Management Liability

Protecting against everyday business risks, such as employment disputes, partner disputes, official investigations (such as CQC, NHSE, HSE) and more.



## Professional Indemnity & Medical Malpractice

Cover for healthcare professionals and other corporate liabilities.



## Cyber Liability & Data Insurance

Covering the losses relating to damage to, or loss of information from, IT systems and networks.

**Caring for those who care the most: we provide bespoke commercial insurance policies for GP, dental practices, pharmacies, opticians, Local Medical Committees and NHS provider organisations.**



### Personal Lines\*

Select Home, Motor and Travel insurance to match your lifestyle, and Landlords insurance to cover your property investments.



### Group Protection\*

Life Insurance, Income Protection and Critical Illness  
Cover for employees and colleagues, easing the financial burden at difficult times.  
Can be offered as an employee benefit.



### Group Private Medical Insurance (PMI)\*

Supporting NHS treatment, PMI is a simple way to protect the health of employees and colleagues, and their loved ones, by paying for private care. Can be offered as an employee benefit.

## Abby Thynne <sup>Cert CII</sup>

Insurance Consultant

*"The service and communication I received from Abby when switching to MIAB was excellent."*

*It made the process very simple and painless."*

Leanne Flux of Hildenborough & Tonbridge Medical Group



## Contact us today



01438 730210



[info@miab.co.uk](mailto:info@miab.co.uk)



[www.miab.co.uk](http://www.miab.co.uk)

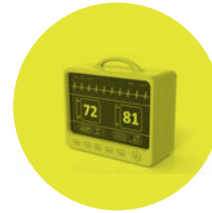
\*Subject to the full terms and conditions contained in the policy. Not all features available in all policies. Our sister company, Lloyd & Whyte Financial Services, are qualified financial planners and can help you make a decision about your financial protection.

# How We Protect You & Your Family



## Income Protection\*

Paying up to 60% of your salary tax-free if you are unable to work through sickness or accident.



## Critical Illness Cover\*

Provides a cash payment if diagnosed with one of the specified critical illnesses listed in the policy, and can be added to other protection products to enhance the benefits.



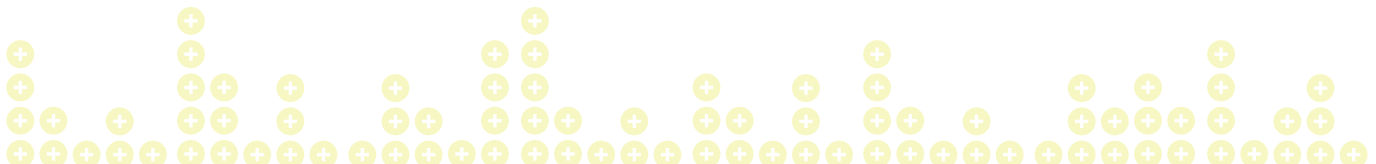
## Life Insurance\*

Designed to support your family and pay-off mortgages and loans, Life Insurance pays a tax-free lump sum upon death.













## Private Medical Insurance (PMI)\*

Supporting NHS treatment, PMI is a simple way to protect your health and the health of your loved ones by paying for private care.



# Why Choose Us?

*We're proud of what we've achieved as a customer-focussed business that cares for those who care the most. Here are 10 reasons to choose us:*

-  **We're leaders in specialist insurance brokering**, providing bespoke products for specific sectors and private individuals  
.....
-  **We're trusted by thousands of businesses and private individuals** to take care of their insurance needs  
.....
-  **We believe strongly in customer service**, putting you at the heart of everything we do  
.....
-  **When you contact us, you'll deal with a named member of staff** who's accountable and uses plain English  
.....
-  **We're FCA registered for your protection**, and many staff hold industry certifications  
.....
-  **We're an approved supplier of insurance services** to our Affinities and Partnerships  
.....
-  **We offer a wide range of professional and personal products**, to cover all your needs  
.....
-  **As a broker, we can access a wide range of insurers and underwriters** on your behalf  
.....
-  **We've experienced strong growth year-on-year**, driven by strong renewals from happy customers  
.....
-  **We review your existing cover** and discuss your specific demands and needs to ensure that any policy we recommend is right for you and/or your business  
.....



# Making a Claim

*If and when you have to make a claim, we want to make it as easy and quick as possible for you, and deal with the issue sensitively.*



## Emily Tyler Cert <sup>CII</sup>

Insurance Consultant

*“Thank you for all your help Emily the communication has been great. All the team at MIAB have been very helpful with any questions from myself and the partners.”*

Louise Matthews, Practice Manager,  
Pathhead Medical Centre



We have a dedicated Claims Team to manage your claim and answer any questions you may have.

.....



After registering a claim you will receive direct contact details for the Claims Team.

.....



As your broker, we liaise with the insurer on your behalf.

.....



When we receive a claim, we check you've provided the necessary information before we submit it to the insurer, and can advise if and where they're likely to request further details.

.....



After receiving, checking and logging your claim, we aim to submit it to the insurer that day (subject to required documentation being provided).

.....



Payments are made direct to the business bank account, speeding up access to the settlement.

# What Our Customers Say

*We value our customer feedback and use it to further improve our products and services.*

● **Mark Holloway, Sutton Primary Care Networks**

*"From the moment that I submitted my insurance enquiry right up to the point when Alex McEwen emailed his formal insurance quote to me, I genuinely felt that I was being supported and dealing with a reputable company. Alex McEwen has truly acted as a professional ambassador for Miab and has given my team and I an outstanding high level of customer service."*

---

● **Dr Afolake Oyinloye, AlphaMedicol Ltd**

*"I approached MIAB via their website to provide a quotation for Medical malpractice insurance and Montrose contacted me the very next day. He patiently listened to my needs and provided me with a proposal form. Montrose followed up with the underwriters and provided me with a very competitive quote within 1 week."*

---

● **Sandie Moore, Abronhill Medical Group**

*"We have used MIAB for a number of years now and when we have needed to make any claims in the past, they have been dealt with timelessly and have always been kept us informed on regular basis. Their customer service is fantastic and we shall continue to use their services and would not hesitate in recommending them to others."*

---

● **Gail Bratt - Somerset Early Scans Ltd**

*"During the meeting, Emily (Insurance Consultant), was friendly but professional and informative, describing in detail any element of the insurance policy I was unsure about and making sure I understood the implications of providing out-dated or incorrect information."*

# Contact Us

*Please feel free to contact us for a no-obligation discussion about how we can help with insurance and to set-up a free review of your existing cover.*



**MIAB**

Business Technology Centre  
Bessemer Drive  
Stevenage  
SG1 2DX



The Medical Insurance Advisory  
Bureau (MIAB)



@miab



**01438 730210**





**info@miab.co.uk**



**Opening Times**

Mon to Fri 09.00 – 17.00





MIAB is a trading style of Lloyd & Whyte Ltd who are authorised and regulated by the Financial Conduct Authority under register number 306077. Lloyd & Whyte Ltd registered in England No. 03686765. Lloyd & Whyte (Financial Services) Ltd are registered in England No. 02092560. Registered office: Affinity House, Bindon Road, Taunton, Somerset, TA2 6AA. Calls may be recorded for use in quality management, training and customer support.