



Commercial Insurance

The commercial insurance market can be a complex one where every business has different and distinct exposures. Some brokers look to commoditise this, however, our experience has shown that a “one size fits all” method can be costly.

Our approach is to acquire a full understanding of your activities and services, your jurisdictions and customers before identifying and recommending the insurance cover or product that will best serve the risk exposures. Once these have been ascertained, our independence and the excellent working relationships that we maintain with a range of insurers enables us to provide efficient solutions that are beneficial both in terms of cost and policy protection.

Vantage Insurance has a team of experienced brokers who provide advice and create bespoke insurance programmes for our business and corporate clients.

Our experience on commercial risks includes:

- Material damage / all risks
- Business interruption
- Goods in transit
- Employer's liability
- Public and products liability
- Products recall
- Employment practices liability
- Contract works / latent defects
- Pollution / environmental impairment
- Pension fund trustees' liability
- Crime / fidelity
- E-commerce / cyber liability
- Kidnap and ransom
- Marine cargo

Our services include:

- Advising on a suitable programme for areas of risk that need to be insured.
- Providing advice on areas of exposure relating to employees and their working practices.
- Advising on how to risk manage liability to the public and for products manufactured or supplied.
- Recommending the most appropriate and cost effective corporate insurance policies for you.
- Regular reviews of your requirements to reflect any changing circumstances.
- Important updates on legal and other changes that might affect your business.

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