



Employee Benefits - *Why Use A Broker?*

“Don’t worry, it won’t happen to me”, “I’m not that unlucky” - how often do you hear those words. Unfortunately, as many SMEs have found to their cost, it does happen.

When all is going well the thought of insurance is another unnecessary cost, especially when starting your business. However, things do go wrong and normally there is nothing you can do about it. This is where your insurance will be worth every penny of your premium. It is a juggling act between trying to cover everything a small company needs and finding the money for the monthly payments to cover the essentials while taking calculated risks.

If you are starting out,

insurance is not something that you can skimp on. It is one of the everyday essentials that may keep you afloat in times of trouble.

Looking for insurance

Getting the right insurance can take an awful lot of time to organise. Insurance can be bought in three ways:

- buying direct
- the internet
- using a broker

In almost every case, using a broker or intermediary is the most practical solution.

You can buy direct from companies and you can shop around on the internet but you have to remember that each company is only going to tell you about their own products which may not be the most suitable for your needs.

You will need to phone or email a lot of people to make sure you are paying a competitive price for the right product. Unless you are in the business, the time spent would probably be better used on your area of excellence leaving the insurance searches to the experts.

The other great advantage of using a broker is that they can ensure any insurance is properly tailored to your circumstances. Most packages are fairly straightforward and standard. However, you may have special requirements and your needs will probably change, perhaps as you take on more staff, and a broker can keep up with that and make sure your insurance bends to match your needs.

**Call us today on to
01926 734 023
to see how we fit in.**

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Specialist Employee Health Benefits Intermediary

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