

Emergency Services



Working with the Emergency Services and Armed Forces

The men and women serving in our military and emergency services face diverse challenges daily, some of them the toughest that we can imagine.

Our extensive experience gives us the insight and expertise needed to shape covers for these unique organisations and personnel.

Personnel benefit schemes

Working with you, personnel representatives and other stakeholders, we offer a range of covers that can be delivered on a packaged or monoline basis:

- Critical Illness
- Family Homecare
- Leisure Travel
- Life
- Personal Accident & Sickness

Employers

We provide packaged or monoline covers tailored to meet the individual needs of the organisation:

- Critical Illness
- Death in Service
- Personal Accident & Sickness
- Travel

Our capacity

We can demonstrate long-standing relationships with "A"-rated, financially secure insurers that give you and your clients the security you demand.

We're here for the long-term and we can deliver the covers you need:

- **Critical Illness**
£1M any one life
- **Life**
£3.5M any one life / £15M any one event
- **Personal Accident**
£2M any one life / £10M any one event
- **Travel**
£10M Medical Expenses



What's more...

Issuing a policy is only part of the story. As needed, we'll support you with:

- **Effective sales and marketing.** Every client is different so we'll tailor collateral and plans to ensure we're all speaking the right language and achieving the same goals.
- **Efficient policy delivery & administration.** We have online and offline resources so we can deliver quickly and effectively. We can white-label or co-brand as required.
- **Insight.** Nothing stays the same and we can always improve. We'll share our knowledge and experience so that we deliver the best possible long-term solution for you and our clients.
- **Integrity.** Treating you and our customers fairly is a business principle. Whether agreeing remuneration, ensuring trading is transparent and compliant or in our day to day work, we'll strive to earn the trust & confidence you place in us.
- **Responsive service.** Clients will judge us by how we deliver on the promises we make, particularly with claims. We manage our teams accordingly and having agreed service standards with you, we'll keep them under review sharing feedback and performance reports. As needed we'll bring in specialist resources so that you have the best solution for the challenge in hand.
- **Training.** Confidence breeds success. If you need product, technical or sales training we'll help to devise and deliver it so your team are as well equipped as you would want them to be.

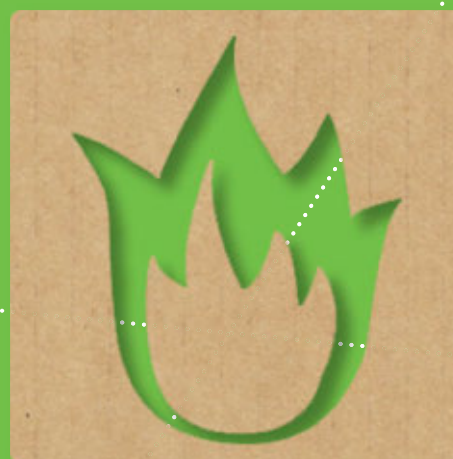
For more information or to discuss your next opportunity, call us on

020 7626 2272

or email mail@mstream.co.uk

Please visit www.mstream.co.uk to learn more about us and what we do.

We look forward to working with you.



perceptive underwriting

Nexus Underwriting Management Limited, Company Number 07055303 is registered in England and Wales. It is the holding company for Nexus Underwriting Limited, Nexus CIFS Limited, EBA Insurance Services Limited and Millstream Underwriting Ltd.

Nexus Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.
FCA No: 494805 Nexus CIFS Limited is an Appointed Representative of Nexus Underwriting Limited, which is authorised and regulated by the FCA.
EBA Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. FCA No: 307412 Millstream Ltd is authorised and regulated by the Financial Conduct Authority. FCA No: 308584