Corporate Protection

Keeping your clients in business

Accident & Health covers are a key part of any business protection.

However we regularly see covers purchased in a fragmented way. Personal Accident and Travel policies are regular features whilst Critical Illness, Life, Keyman and similar covers are typically seen as "specialist" and often not considered as part of an integrated business review.

That's where we come in.

We offer a full range of A&H covers and cut across insurance market silos. So we can be flexible, keeping your client's business in focus and tailoring packages accordingly.

It also means we can help you strengthen your client relationship, generating more revenue and closing the door on potential competitors.

What we do

We can provide a range of covers written on a packaged or monoline basis:

- Critical Illness
- Dental
- · Income Protection / Sickness
- · Group Life
- · Personal Accident
- · Travel

What's more we can tailor the basis of cover from benefits for all staff and Directors to Keyman, Shareholder Protection and associated risks. We cater for all shapes and sizes from incorporated companies to partnerships.

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 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

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