



ICB Group

Your Concrete & Aggregates Insurance Experts





The journey to bespoke insurance

Having the right insurance is a fundamental requirement of any business, but for the concrete and aggregate industry there are also several elements of specialist cover, so finding the right insurance partner is a critical part of the job.

Combine that with the ever-increasing cost pressures on the industry and it is crucial that your insurance broker truly understands your needs and can deliver innovative and cost-effective solutions.

Specialist service

We can offer you a dedicated team that truly understands your market. We have spent more than 50 years working in this sector and have acquired the specialist knowledge necessary to help reduce the overall costs of running your business.

Understanding the market

Concrete and aggregate supply is a complex area with many factors to take into account. Your insurance needs are equally complex, with a need to protect the business, your staff and your customers.

We will work hand in hand with you to understand the unique requirements of your business, coupled with changing industry conditions, to provide the tailor-made and innovative solutions that will keep your business on track.

Specialist cover

Our team can access a wide range of insurance products, including some that are exclusive to ICB Group, which helps ensure that we offer competitive terms.

Specialist covers can include:

- Reduced rates for vehicles with reduced road use
- Full responsibility for loss or damage to loads in transit
- Loss or damage to drums caused by collision, overturning or breakdown, including breaking out and removal of solidified concrete
- Product guarantee liability for financial loss





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Risk management

Not only do you face mounting cost pressures but regulation is increasing all the time with health & safety issues rising to the fore, along with risk management concerns. Our risk management team can work with you identifying ways in which to improve your risk management and steer you towards lower insurance premiums in future years, as well as advising you on health and safety issues. We will help you through the legal maze and use insurance to transfer risk where possible to leave you free to do what you do best – run your business.

Claims priorities

We know that things do go wrong and that you will face claims at some point. We aim to make the process as pain-free and hassle-free as possible with our specialist claims unit.

Our dedicated claims team liaise with lawyers, surveyors and other third parties as necessary to ensure a speedy resolution and assist in having your operation running at full capacity again quickly and efficiently.

Supporting the claims process we offer you regular claims analysis, which will help you identify any problem areas and in turn help your business make the improvements required to ultimately save money on insurance premiums in the future.

Concrete & Aggregate solutions:

- Specialist knowledge
- Innovative approach
- Dedicated team
- Access to specialist markets
- Risk management services including health and safety



“ ICB Group has worked with us and helped us over a number of years and we have found them always to be professional, innovative and very good value

Paul McManus
Managing Director, Cloburn Quarry Company Limited, BAA Member

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