# Helping your employees benefit

Employee benefit programmes are an established part of the fight to attract and retain the best.

Like you, we understand that setting up a programme is just the beginning. Keeping benefits fresh, relevant and engaging is vital.

Services like Stranded Passenger and 360 Assistance provide additional, invaluable support over and above the insurance policy wording.

Fulfilment and administration needs to run smoothly and efficiently, keeping costs to a minimum and avoiding complaints.

Our secure, personal vault delivery system does just that whilst also safeguarding client confidentiality - an increasingly important concern.

We have proved our value working with some of the UK's leading benefit consultants.

## How we can help

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

- Family Homecare
- Gadget
- Leisure & Business Travel
- Personal Accident & Sickness

## 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, delivering the covers you need:

- Personal Accident £2M any one life / £10M any one event
- Travel £10M Medical Expenses

#### What we offer

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 and 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.

#### To find out more...

For more information on what we do and how we do it contact Ashleigh Henderson on 0203 362 4409 or email ah@mstream.co.uk

We're keen to work with you on any individual opportunity or on a business development campaign.





#### perceptive underwriting

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