

# furniture



## What is it?

furniture is a facility designed by rhg to help furniture manufacturers, retailers, contract furnishers and associated businesses reduce their insurance costs.

rhg created furniture to provide a specialist service to the furniture and furnishings industry. No other broker has this understanding of the furniture industry and its unique needs.

## Who needs it?

If you are in the furniture industry, you will find that general insurers apply warranties and restrictions to furniture businesses. When you deal with less experienced brokers these might only become evident at the time of a claim. Furniture clients have the benefit of a full analysis of such conditions when insurance is being arranged and the survey process ensures compliance and full satisfaction should a claim occur.

There are three main elements of furniture:

- Expert risk management advice and support enabling you to minimise your exposure to claims and the disruption and administrative burden that they cause.
- Comprehensive insurance that incorporates many specialist features negotiated with the insurer market, covering the issues that can cause problems to furniture and furnishings businesses.
- Exclusive low rates unachievable elsewhere.

rhg has been advising the furniture industry for more than 30 years and has close associations with all the key industry bodies including the BCFA, BFM, the Worshipful Company of Furniture Makers, FIRA and the Interior Design Association.

## What's Included?

- Initial survey followed by ongoing advice
- 24-hour free helpline on legal and taxation issues with legal expenses covered up to £100,000
- Financial rewards and stable premiums for those with low claims
- Online health & safety advice service including facility to maintain records and risk assessments
- First-class claims handling through pre-appointed, fully authorised loss adjusters
- Active loss recovery and disaster management designed to have you back in business with minimum disruption, including free on-line disaster recovery software
- Average-free Building Insurance that includes theft (including theft from roofs)
- Cover for theft by employees
- The option of up to £10m primary Public and Products Liability cover
- Specialised Accreditation wording for contractors
- Automatic protection in the event of damage at customers' and suppliers' premises
- Low cost premium finance
- Automatic Financial Loss cover
- Credit Insurance scheme
- Free employee counselling service

“rhg have been the preferred broker to the BCFA for several years now and I would not hesitate in recommending them to our members. Their bespoke insurance policy, aptly named 'furniture', provides options not normally included by most insurers and our existing members have commended their excellent service and competitive pricing. Their understanding of our industry sector means we really believe they are best suited to provide our members with the most appropriate insurance cover.

Mary Nannery, Membership Manager

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