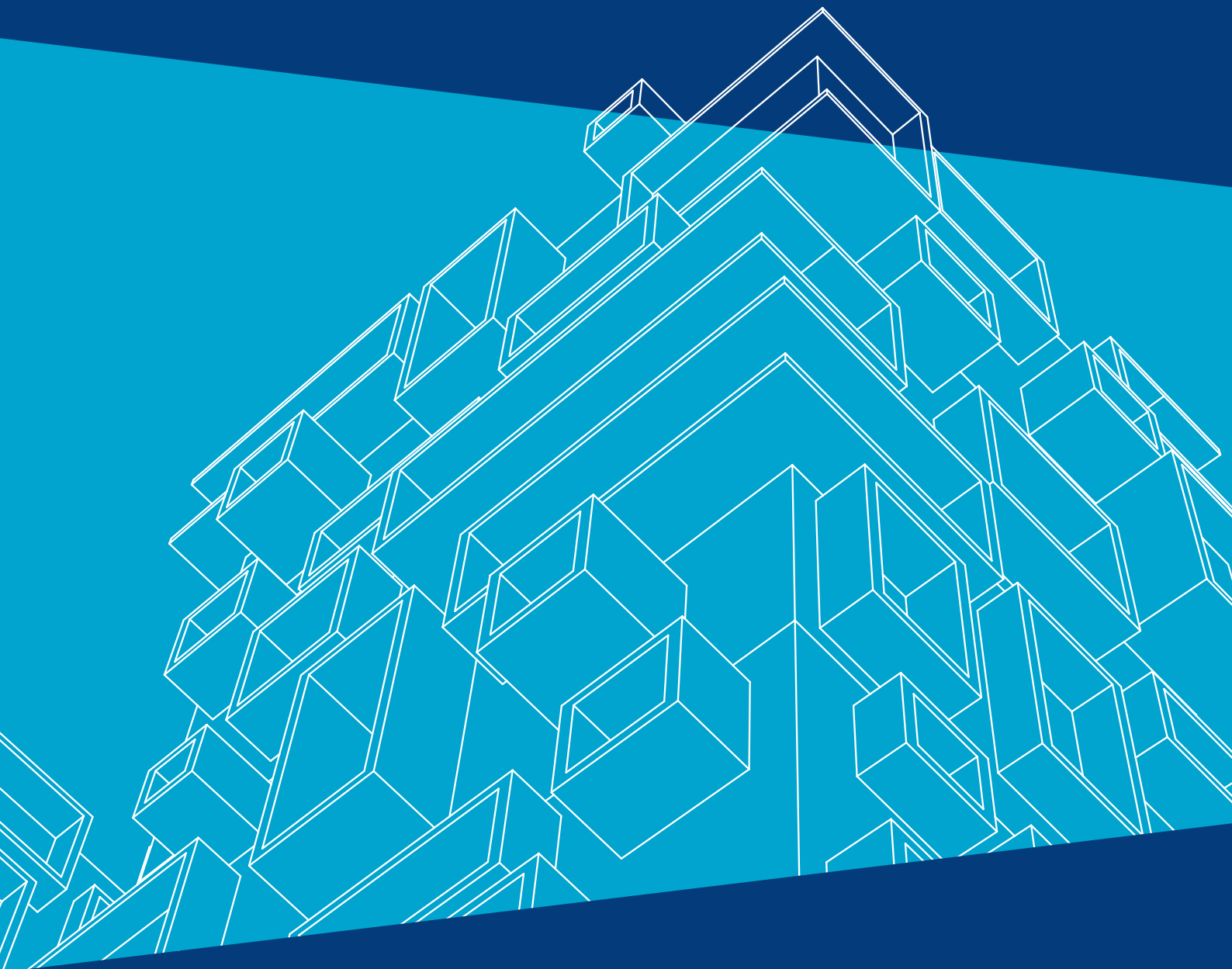


Risk and Insurance for Housing Providers

Protecting the UK's Social Housing Sector



Introduction

Social housing providers are being challenged to operate in an unpredictable economic environment and against the backdrop of increased scrutiny from stakeholders – both internal and external – to demonstrate strong governance, robust auditable decision making, and value for money. The need to reduce the total cost of an organisation’s risk has never been more acute. As the challenge to deliver cost efficiencies across your organisation heightens, you may become more vulnerable to unexpected risks and unbudgeted cost.

Marsh’s housing team can help you reduce these vulnerabilities and support you to reduce your total cost of risk.

Marsh helps protect your organisation against these risks and vulnerabilities, and gives it the strength to withstand unforeseen events and budget challenges. As a specialist in housing insurance and risk management, we understand the sector in which you work and the unique and challenging exposures you face. Our risk assessment capabilities – backed by dynamic risk-mapping – help you benchmark, quantify, and manage your financial and operational exposures.

Our Philosophy

Marsh clients benefit from access to greater talent, and deeper risk expertise and specialty capabilities, as we support them through the provision of insurance and risk management solutions within the housing sectors.

Marsh’s housing team have been working with the social housing sector, throughout the UK, for over 25 years. One of our key strengths is our people. We assign all our clients a dedicated service team made up of individuals who are specialists and will work with you to deliver a service that meets your needs, ensuring that your insurance, and risk requirements are fully met.

“We pride ourselves on our great people who have a passion to use their expertise to deliver first class services to our clients.”



Marsh will work with you to:

Plan with Confidence	Protect your people, assets, and capital	Adapt and recover from adverse events	Control the total cost of risk	Manage and reduce your vulnerabilities	Perform in a challenging world
<ul style="list-style-type: none"> • Programme design. • Risk management support. • Analysis of claims data. 	<ul style="list-style-type: none"> • Emerging risks. • Training. • Resilience. • Individual departmental risk management reviews. 	<ul style="list-style-type: none"> • Business continuity planning. • Catastrophic and major loss support. 	<ul style="list-style-type: none"> • Data and analytics to plan for cost. • Budget over run. • Smarter risk transfer, including captive feasibility studies and captive establishment. 	<ul style="list-style-type: none"> • Operational and strategic risk management services. • Technical, legislative, and regulatory guidance. 	<ul style="list-style-type: none"> • Benchmarking. • Risk versus reward of investment. • Claims management and audits.

Protecting You and Your Organisation from all Types of Risk

The only way to be sure your organisation's risks are properly covered is to work with an insurance broker willing and able to offer independent guidance and support – to help you select the most appropriate type and level of cover and risk management service.

With our knowledge and wealth of experience across all housing sectors, we are able to advise on alternative forms of risk finance that are available. Our insurance programme design ensures that you have financial protection against a wide range of risks. Typical risks and associated covers include:

 Housing stock	 Employers and public liability
 Motor	 Environmental impairment liability
 Material damage and business interruption	 Property owners liability
 Professional indemnity	 Terrorism
 Employment practices liability	 Cyber liability
 Crime	 Group personal accident

Tenant's Contents Insurance – Peace of Mind for All

Marsh also works closely with many social housing providers to deliver tenant contents insurance programmes that protect tenants and provides them with essential peace of mind. Marsh will work with you to ensure all your tenants are aware of the cover available and how best to access this protection.

Our Claims Promise

With the delivery of pre and post loss claims services and the management of large, complex, or contentious claims, Marsh helps clients receive the best possible outcome and minimise claims, costs, impact, and frequency.

Your Total Cost of Risk – Negotiation Beyond Pricing

We aim to provide your organisation with innovative risk strategies that help lower the total cost of your risk and therefore help support your frontline services with achievable improvements. Insurance is a source of capital that can be used to help manage and mitigate volatility. It should be viewed in that context, alongside other sources of capital available to you to finance insurable losses, for example, debt and equity.

For those risks you wish to transfer to insurance backed products our experience of the housing sector, the specific understanding of the risks you face, and the insurance market appetite for those risks ensures that we are able to assist you in achieving best value from any insurance tender process.

For further information and to find out how we can help your business, contact us today.

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