

Towergate Lloyd & Whyte Farm Insurance - Spring 06

Lloyd & Whyte is now Towergate Lloyd & Whyte Farm Insurance

You have probably noticed our change of name and branding at the top of this newsletter and on letters you have received. This is because Lloyd & Whyte has recently joined Towergate and has changed name to reflect our new parent company.

Our team of staff in Taunton remain unchanged and we look forward to continuing to assist you with your insurance requirements.

The Towergate Partnership has grown rapidly over the past few years as a result of acquiring quality insurance brokers around the UK and is now one of the UK's leading insurance groups and **one of the Top 10 brokers in the UK**. As a result of this Towergate Lloyd & Whyte will be able to provide clients with an even wider range of insurance solutions.

Working in Partnership with Industry Specialists - The Tenant Farmers Association

At L&W we pride ourselves on developing and maintaining excellent working relationships with both clients and suppliers.

Wherever possible we establish links with leading or specialist companies to help us keep our ears to the ground about developments in the industry and ongoing factors affecting farmers.

We have had a long standing relationship with the Tenant Farmers Association in the South West over the years and this has recently been extended across the UK. This includes a scheme set up to provide it's members with additional cover enhancements, dedicated and local service and provides a valuable source of income for the TFA for every policy that we issue that is introduced by them.

At Towergate Lloyd & Whyte we are developing other working relationships with various Breed Societies, buying groups and professional livestock auctioneers, with the aim to stay close to issues that are relevant and put something back into the industry.

If you are part of a suppliers group or organisation and would like more information about working in partnership with us, please call and ask for Duncan Short.



Farm Shows 2005 Update

As many of our existing farmers will know we regularly attend the major farm shows across the South West of England, in an effort to meet farmers personally.



I'm pleased to say that we had an exceptional turn out at our stands this year, with many of you joining us for a bite to eat, drink and a chat.

This year our free prize draw to win a ride on mower attracted a lot of attention and I'm pleased to announce that the winner was: Mr A Branton of Tiverton. Some of you may also have spotted a new member of our team on our stand this year - Daisy the Cow (see below).

Towergate Lloyd & Whyte plan to attend more shows in 2006 and look forward to seeing new and old friends.

Towergate Lloyd & Whyte Farm Insurance finds a new Team Member

Some of you may have recently met our latest and fondest team member at the farm shows over the summer and early autumn.



For those of you not yet familiar with Daisy the cow, (In this picture Daisy was familiarising herself with a distant cousin!)

Daisy provides some light hearted entertainment in the form of a "milking" competition with the aim being to "milk" as much water as possible out of her in 30 seconds.

We had some excellent and unusual results with the top person "milking" 1400ml in 30 seconds and winning a bottle of champagne in the process. We have had a great deal of fun with

her during the shows and through the generosity of your donations, we have also raised £150 for our charity -Help the Hospices.

Please look out for Daisy at the Farm shows in 2006

Employee Profiles

Name: Duncan Short

(pictured presenting a bottle of champagne to a lucky winner at the South West Dairy Show at Shepton Mallet)



Job Title: Farm Insurance Development Manager

History: Duncan has worked for L&W for 17 years and has a wealth of experience in the farming sector. More recently he has moved into the role of Farm Insurance Development Manager, allowing him to concentrate his efforts on developing business both with existing and new clients.

Name: Andy Grossey

Job Title: Account Executive



History: Andy has first hand experience in the industry, managing a small farm himself. He was first drawn to insurance through Loss Adjusting and joined L&W 3 years ago as an Account Executive. His personal understanding of the pressures faced day to day by farmers helps him to evaluate and meet the insurance needs of his clients from a practical point of view.

Name: George Clarke

Job Title: Account Executive



History: George has a few years under his belt with L&W too, having just completed his 11th year with the company. His experience is also hands on in the farming industry, with a small farm to look after in his spare time. Having recently completed his own single farm payment forms, there is a real appreciation of the pressures faced by farmers today.

New Product Update

Towergate Assist

This is a new product that has just been launched, providing the services of an expert Loss Adjustor working specifically on your behalf in the event of a material damage or business interruption claim over £5000 in value.

As well as providing expert advice, they can take the pressure off by arranging and negotiating replacement premises, equipment with providers and insurers etc to get you back up and working as soon as possible after a loss.

This cover is available to you at renewal on request, please feel free to ask us for more information in the meantime.

Legal Expenses Cover

I'm pleased to update you about a fantastic deal that has been negotiated in respect of this cover. Again, we will be automatically offering you the option to take it out at renewal, but you may want to contact us to add the cover immediately.

Legal Expenses cover provides advice and legal support for a range of different domestic and business situations. There are 2 levels of cover available and we will be happy to talk to you about the differences and agree which level better fits your needs.

Towergate Lloyd & Whyte will be at the following shows in 2006

■ The Royal Cornwall Show

■ The Honiton Agricultural Show

■ The South West Dairy Show

■ The Beef & Growing Cattle South West Show

You don't need to be a Farmer!

You may not be aware that Towergate Lloyd and Whyte can assist you with a range of insurance products. You don't need to be a farmer, we can provide you with advice and cover on the following products:

- Agricultural Engineering Statutory Inspection
- Commercial Insurance
- Equestrian
- Property Owners
- Small Holdings

Alongside this Towergate Lloyd and Whyte offer a traditional range of farm related cover:

- Farm Combined Insurance

- Motor Fleet - including Agricultural Vehicles
- Livestock Disease Insurance
- Diversification to Agricultural Business
- Household and High Net Worth
- Property Owners and Estates
- Poultry Insurance

For a no-obligation quote or further information contact the Taunton team on 01823 721316.

Contact us

Tel: **01823 721316**

Fax: **01823 335157**

Email: lloydandwhyte@towergate.co.uk

Towergate Lloyd & Whyte Farm Insurance
Wessex Lodge, 11-13 Billetfield, Taunton, Somerset TA1 3NN

Towergate Lloyd & Whyte Farm Insurance is a trading name of Towergate Underwriting Group Limited
Registered address: Towergate House, 2 County Gate, Staceys Street, Maidstone, Kent ME14 1ST Registered in England No 4043759
Authorised and regulated by the Financial Services Authority