



Gibbs Denley Group

The team you can trust
for insurance and wealth management



Left to right

David Ellis - Director

Paul Gibbs - Director

Mark Denley - Director

Simon Lander - Director

Richard Weller - Director



Leading from the front

The team you can trust since 1990

Our aim is to add value to your insurance and financial services portfolio as your trusted adviser



Gibbs Denley aim to provide our clients with competitive advantage by protecting and managing our clients' assets and liabilities.

We pride ourselves on our standard of service.

Our aim is to take a holistic approach whether the customer is an individual or a larger organisation. Our team works together with our clients to meet their individual requirements.

Who are we?

Gibbs Denley Insurance Services was formed in 1990 and is a recognised leader in Insurance, Financial Services and Wealth Management. We have grown both by acquisition and merger, as well as by organic growth from client recommendations.

In 2006 we formed Gibbs Denley Group and strengthened our presence in East Anglia with the incorporation of the Ling Cook Group of Companies and Anglia Pension Fund Trustees who have had a successful established presence in East Anglia for 35 years.

Our Commercial Insurance expertise covers not only the more established business areas such as manufacturing, construction, motor trade and retail, but also the modern high tech industries. In addition we are the recommended insurance brokers for the Guild of Master Craftsmen.

As English UK Corporate Members, we specialise in the Education sector, providing insurance for language schools and students. We receive recommendations from English UK to provide insurance for language schools.

With our specially negotiated schemes, our Personal Insurance expertise enables us to provide cover for all manner of homes and cars, large and small.

Our Financial Services expertise includes specialists in Wealth Management and Employee Benefits, as well as the traditional area of pensions and life insurance. As Independent Wealth Managers, we are not tied to any specific funds or providers, so we can be trusted to provide an objective view.

Technology

We aim to use the latest technology to assist our clients to ease the administrative burden. Our websites, www.gibbsdenley.co.uk and www.lingcook.co.uk, are continually developed to provide useful information, documents and access to products.

FSA

We are regulated and authorised by the Financial Services Authority in addition to our own rigorous quality control.

Investments that perform

Preferred 

Gibbs Denley Preferred
Wealth Management Service

We are able to offer a portfolio of investment services to assist you in the management of your personal or corporate wealth

We also act as trustees and appointed investment managers

The Preferred Approach

Gibbs Denley has developed a holistic approach to Wealth Management. We create a customised portfolio with you to ensure the ongoing suitability of your investments starting with building a detailed profile of your circumstances and aspirations.

Having established this profile, we conduct a comprehensive analysis of your existing investments, pension scheme holdings, property and other assets. We aim to match your individual circumstances and goals with your requirements for immediate income, long-term capital growth, or both.

Flexible, Responsive Service

We will provide regular reviews and updates as a key part of the Preferred Service. In a rapidly changing market, we will keep a vigilant eye on the impact of any change, either in your circumstances or externally, and we will give you the guidance you need to respond appropriately.

Balancing Risk with Requirements


We will ensure that your profile reflects the level of risk you are happy to take and we will review your risk profile in line with changes in your circumstances.

Responding to Financial Legislation

We will assess the effect of new rulings and regulation and provide clear guidance to keep you up to date and to ensure that the long-term value in your estate is protected.

Online Performance Tracking and Reporting

We will provide access to Preferred Online. This successful portfolio management, valuation and performance-tracking tool provides a 24/7 real-time view of your whole portfolio. It is an easy to use online service allowing you the flexibility to keep an eye on your funds whenever you wish. Furthermore, it enables access to tax and income reports as you may need them.



“We keep a vigilant eye on the impact of any change, either in your circumstances or externally, and we give you the guidance you need.”





“To ensure the smooth running of your portfolio, we provide the support of a dedicated consultant backed up by a client service team.”



Ensuring financial strength

Total Protection

The welfare of individuals and employees is crucially important which is why Gibbs Denley also advises on and arranges life assurance, income protection and private medical cover.

We recognise that our proactivity is important to our clients and we deliver up to date advice on all aspects of financial legislation when considering the most appropriate arrangement.

Tax Planning

Tax regimes are becoming ever more complex and are subject to frequent change. With our expertise, we will assist with your income tax planning and inheritance tax planning to minimise your tax liability. As part of our service, we give consideration to the reduction of any potential tax liability through the use of appropriate investments and in some instances, specialist trusts.

Gibbs Denley acts as a Professional Trustee for self-administered pension schemes.

Employee Benefits

For our corporate clients we also offer a review of employee benefits to assist with the recruitment and retention of staff.

Partnership Support

To ensure the smooth running of your portfolio, we provide the support of a dedicated consultant backed up by a client service team.

We undertake regular research of the market to establish the most appropriate products for our clients' needs.

We support our clients with dedicated investment management of both occupational, personal pension and income withdrawal arrangements.

Personal Asset Protection

We have negotiated Household and Motor Insurance products specifically designed to protect High Net Worth individuals with wide comprehensive covers.

These services also include:

Pension Schemes
Income Protection
Critical Illness Insurance
Permanent Health Insurance
School Fees Planning
Long Term Health Care
Keyman Insurance





“Our aim is that our clients can receive the best of both worlds: an expert’s advice and assistance together with premiums to compete with the direct underwriters”

Insuring excellence

We have many years’ experience in the Insurance sector and our business is recognised as a leader in insurance in the Eastern Counties.

Commercial Insurance

Commercial Insurance is a complex area to understand and we have put in place a team skilled in interpreting this complexity on your behalf. We carry out a review of your insurances with you to ensure your requirements are met. We investigate the market on your behalf to obtain the most competitive premiums commensurate with the most appropriate cover.

We provide an insurance register that shows clearly and concisely a summary of the cover provided by each policy, thus keeping the need to refer to your policies to a minimum.

The preparation of the report and arrangement of your insurances in accordance with your wishes is only the beginning of our work. It is essential that covers be maintained on a correct basis to reflect the changing circumstances of your business and of the market.

We provide a high standard of day-to-day administration by appointing an account handler dedicated to servicing your account. A team who will be familiar with your account backs up the account handler.

We Are Here When You Need Us

We will negotiate claims settlements on your behalf and assist in the presentation of claims to insurers. The team operate closely with the underwriters involved, seeking to ensure that a speedy and satisfactory settlement be made of all claims. We will be in regular contact with Loss Adjusters if a Loss Adjuster is appointed by the underwriters to assist with the settlement. We will attend on site meetings with Loss Adjusters if necessary.

We provide advice on Health & Safety matters, as well as Fire, Accident, and Crime Prevention. We will attend such surveys of your premises as required by your insurers. Our clients can access our website, which has facilities for claims notifications, quotation requests and for downloading claim forms.

Personal Insurance

Our team includes Personal Insurance specialists with many years’ experience in solving the problems presented in this sector. In addition to negotiated scheme arrangements, we assist and guide our clients in the presentation of claims.

Our aim is that our clients can receive the best of both worlds: an expert’s advice and assistance together with premiums to compete with the direct underwriters.

We concentrate our expertise in the provision of insurance for commercial clients and we are renowned for our level of service.

Due to our professionalism and size, our business has achieved the highest partnership ratings with the majority of insurers.



Can you insure your school and students? Course-u-can

www.course-u-can.com

Through our many years experience in the field of Education and English Language Teaching we specialise in understanding the insurance needs of this particular profession.

Our service offering is designed to support your business.

Studentguard+

This policy is the newest addition to our education service. The innovative insurance product, Studentguard+, protects the students by protecting the school. A policy is issued to the school and protects all students with a comprehensive insurance similar to travel insurance. A school's fee income is protected in the event of a student cancelling or curtailing their course for any reason outside their control or that of the school.

The policy provides substantial cancellation and curtailment cover including the reimbursement of course fees, thereby protecting the school's income. The policy provides cover whilst the student is travelling to and studying in the UK, as well as a period of independent travel whilst in Europe.

Studentguard

Similar to, and a forerunner of, Studentguard+, this policy provides protection to foreign students travelling to the UK. Unlike standard travel policies, the policy provides substantial cancellation and curtailment cover including reimbursement of the course fees. Our highly successful website enables this business to be transacted by the simplest and easiest method.

Feeguard

Furthering your education can be a costly business, however UK students can protect their course fees. We have developed a policy designed to reimburse UK residents studying in the UK if they have to cancel or cut short their academic course in the UK.

Homeguard

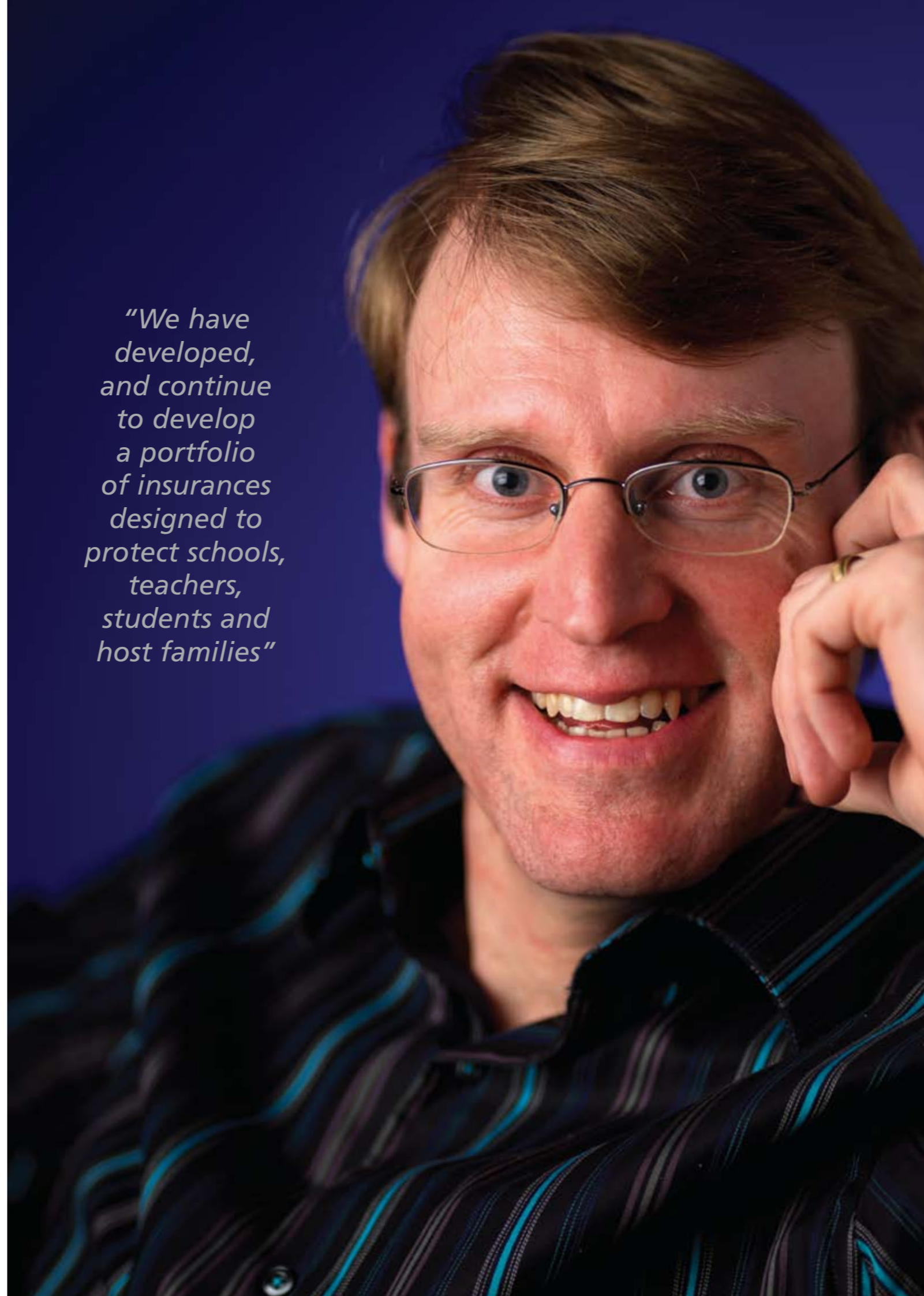
Many household policies do not provide adequate protection for families taking paying guests. Our Homeguard service is the name we use for our host family household insurance that provides cover whilst up to 6 paying guests are staying in the home. It protects the family against being sued by a student and also protects the guest's effects in the home.

Schoolsguard

Schools need to make sure that they have adequate insurance protection. Our highly experienced team understands the language school business and use exclusive markets to provide competitive premiums, coupled with a high standard of customer service.

In addition we offer other insurance products, in particular Minibus Insurance, Motor Insurance, and Business Travel Insurance.

"We have developed, and continue to develop a portfolio of insurances designed to protect schools, teachers, students and host families"



Insurance Services include:

Material Damage
Business Interruption
Motor Fleet
Liability Risks
Contractors
Marine, Aviation and Transit Risks
Group Personal Accident and Travel
Professional Indemnity
Engineering
Credit
Household
Private Motor
Travel
Yachts
Equestrian
Directors' and Officers' Liability
Legal Expenses

Financial Services include:

Investment Research
Asset Allocation
Investment Management
Pension Schemes
Medical Insurance
Income Protection
On-Shore/Off-Shore Investments
Unit Trusts
Individual Savings Accounts
Life Assurance
Critical Illness Assurance
Inheritance Tax Planning
School Fees Planning
Long Term Care
Keyman Cover

To find out more on how Gibbs Denley can help you or to discuss a review tailored to your specific needs, please contact our Development Team.

Gibbs Denley Insurance Services

Crystal House, Buckinghamway Business Park, Swavesey, Cambridge CB24 4UL

Tel: 01954 233650

Fax: 01954 231708 *General Dept*
01954 232379 *Life Dept*

Email: info@gibbsdenley.co.uk

Web: www.gibbsdenley.co.uk

Ling Cook Ltd and Ling Cook Insurance Services Ltd

17, Angel Hill, Bury St Edmunds, Suffolk IP33 1UZ

Tel: 01284 722600

Fax: 01284 750009

Email: info@lingcook.co.uk

Web: www.lingcook.co.uk

Gibbs Denley Insurance Services and Ling Cook Ltd are authorised and regulated by the Financial Services Authority. Ling Cook Insurance Services Ltd is an appointed representative of Gibbs Denley Insurance Services.

Ling Cook Insurance Services Ltd, Registered in England, No. 1371323

Ling Cook Ltd, Registered in England, No. 4688453

Registered address of both 17, Angel Hill, Bury St Edmunds, Suffolk IP33 1UZ

Both Ling Cook Insurance Services Ltd and Ling Cook Ltd are part of Gibbs Denley Group Ltd, Registered in England, No. 5838686

Registered address of Gibbs Denley Group Ltd, Crystal House, Buckinghamway Business Park, Swavesey, Cambridge CB24 4UL

