

Bespoke insurance for printers

HOWDEN



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We have partnered with Howden for two insurance renewals now, and their commitment to proactive service has been exemplary.

From the outset, they've demonstrated a keen understanding of our needs, offering support, responsiveness, and expert guidance.

What sets Howden apart is their holistic approach; not only do they address immediate concerns, but they also take the initiative to explore broader solutions that align with our business objectives.

Their ability to present us with comprehensive options showcases their dedication to our success. Working with Howden has not only provided peace of mind but also empowered us to make informed decisions confidently."

micropress

Specialised insurance to support and protect your printing business

At Howden, our team of talented insurance specialists can rise to any challenge. Whatever your question, concern, or risk, we can get the right people in the right place to find the right answer – offering flexible, high-quality cover with reassuringly straightforward service.

We take our work personally and our clients seriously. We're not about cookie-cutter, off-the-shelf, one-size-fits-all insurance. We do people-first insurance, addressing the real concerns of businesses within our chosen sectors.

Our team are united by a shared passion and a no-limits mindset – so however complex or unusual your printing business is, our people will get to know it inside-out. Because, like you, we're driven to create a business to be proud of.

Our place in the printing world: **It's never a copy and paste approach**



The value-rich relationships we've steadily built with our selected panel of standard and specialist insurers makes the process of comparing multiple printer insurance policies simple and easy. In other words, we do the heavy lifting on your behalf.

We appreciate that each printer policy needs to be as individual as its owner and their business, and that's why we provide a personalised service, focused on getting to know you and learning more about exactly what you want from your insurance cover.

The type of printing businesses who trust us with their insurance needs include lithographic, digital, large and wide format printers, direct mail services, packaging firms, promotional merchandise companies, bookbinders and many other variations of printing business.

Why Howden?

Whether you need to make a claim, arrange a print specialised insurance policy, renew or amend an existing one, we're here to advise, assist and arrange.



You can trust us – we're rated "Excellent" on Trustpilot



We're driven to save you time, money, and hassle



You'll benefit from a tailored service that comparison sites can't provide



We're right by your side in the event of a claim



Exclusive benefits for IPIA members

Full insurance audit	This would involve a review of all the insurance policies that you currently have in place, to identify any exposures to the business and you personally as the owner. Endorsements and inner limits within policy wordings are regularly missed, with business owners sometimes unaware they are lacking in cover
Direct Debit facility	5% Direct Debit*
Free risk management support	Business continuity planning, health & safety management, HR support, and e-learning modules
Free cyber penetration test	We will conduct a safe but comprehensive cyber pen test and provide you with a report on your exposures and anticipated losses if breached
Building valuation	Commercial property rebuild costs have accelerated in the last 5-10 years. We can provide a rag rating guideline on your current rebuild sum insured and a correct valuation if required

All cover is subject to the insurer's acceptance criteria.

*Terms and conditions apply: 1. Normal underwriting criteria applies. 2. We reserve the right to withdraw this offer at any time. Finance is arranged through Premium Credit and Close Premium Finance, subject to availability and approval.



Our print specific commercial combined policy: What's included?

Step away from generalist commercial combined policies that claim to cover and protect a multitude of sectors and circumstances, and instead consider Howden's **print specific commercial combined policy**.

Howden is ideally placed to offer the only insurance policy designed exclusively for the print industry. Every part of a print business is included - your equipment, your team, your premises, your stock, inventory and supplies, and so much more.

Our print specific commercial combined policy is much more than a simple insurance product. At Howden, the details of your policy will be arranged by our team of expert brokers who understand your printing business, and will ensure the policy meets the demands and needs of your business from the first sheet to the last.

The print specific commercial combined policy can include:

Non-machinery breakdown insurance:

Covers losses or damage to equipment or machinery that occurs due to non-mechanical reasons, such as power surges and electrical failures.

Bookbinders' public liability:

Covers accidental damage to property that is in your custody for the purpose of bookbinding.

Sub-contractors' stock:

Policy cover means if any sub-contractors' stock is damaged, customers get repaid, and the premises owner doesn't personally foot the bill.

Inching and crawling:

Personal accident cover for those injured whilst operating machinery.

Libel and slander public liability:

If a printer makes a misprint and the result is something that could be considered either libellous or slanderous, that's covered too.

Financial loss public liability:

If a piece of branded material has an error but is distributed, this is much-needed protection against the cost of a reprint or lost business.

Breach of copyright/confidentiality

Printed something without the appropriate permissions? This is also part of the policy and cover.

History of flooding?

We have a specialist solution that can still provide you with cover.

Overnight working:

Operating continental shifts or running presses throughout the night? We can help ensure that you're covered here, also.

No limits:

There is no ceiling on any single piece of machinery or item insured - which is pretty unique in the print business.

Customer vehicles:

Any damage caused by your business to a customer's vehicle that occurs on your business' premises will be covered with this extension.

Operational error:

Covering mistakes or errors in the printing process, for example incorrect colour management or misalignments during a run which have gone unnoticed.

Additional policies

Professional indemnity:

This cover protects you in the event that your business provides the wrong advice, including instructions and drawings, that results in a financial loss to the end user. Although this cover is not a legal requirement, it's recommended that you have it to avoid being left vulnerable.

Property owners:

Covers you, the owner of a building or land, for your legal liability for the property and injury to third-party properties.

Fleet:

A business vehicle insurance product and a type of coverage that insures multiple vehicles, starting with as few as two. It's vital for many organisations.

Directors and officers:

Coverage for company managers to protect them from claims which may arise from decisions and actions taken as part of their duties.

Personal accident:

Covers you for costs relating to injuries caused by accidents. These may be temporary or permanent injuries, to you or other insured staff.

Cyber:

Provides protection for your business from illegal attacks that aim to access your organisation's data or to disrupt your operations for criminal, espionage or political reasons or simply for mischief.

Engineering inspection:

This cover is a legal requirement. The infrastructure on your premises and your machinery are vital to your business, and whether it's a scheduled inspection or breakdown cover for vital machinery, we can provide insurance solutions to help maintain day-to-day workflow so you can get back to work as quickly as possible after an incident.

Engineering computers:

This policy provides cover for loss of, or damage to, computer equipment. It also extends to cover breakdowns and additional costs incurred, such as increased cost of working or costs of restoring data.

Excess layers:

Excess liability insurance is a policy that increases the limits of another underlying policy for your public, products and employers liability.

Case study: Venture Banners

Background

After attending a print industry networking event, Howden agreed to follow up with a site visit to Venture Banners in the south east. The business owner had a strong suspicion that his current insurance provider wasn't adequately equipped with the specialist knowledge of the print industry or his business to be able to offer him the most suitable insurance policy.

After visiting the premises, Howden discovered an alarm requirement that the business couldn't comply with. We concluded that they either needed to spend the money on meeting the requirement or look for a new insurer to take on the risk.

We also undertook a building valuation that showed the building was 50 per cent underinsured. This had the potential to be catastrophic in the event of a total loss claim and illustrated exactly what was lacking from the current insurance provider's package.

Result

Howden recommended a quote with an A-rated insurer for both their business insurance and fleet that more than halved their premium. This move to a different insurer meant they didn't need to comply with the previous alarm requirements and therefore didn't need to spend more on the building's security. Also, in the event of a claim, the new policy meant they would have the correct sums insured, meaning the insurer wouldn't need to apply the "average" clause in relation to any underinsurance.

Takeaway

Visits to premises often result in us having to reveal some necessary but unpleasant, insurance-related truths to a potential client. This is the transparency that really helps us to form an honest partnership with our clients.

A case for specific cyber insurance

Sadly, the print industry has not fully escaped the dreaded cyber-attack. Whether it's data breaches, malware incidents, phishing attempts, or system infiltration, digital crime is taking its toll on the sector. Which is why Howden offers an additional solution, so your online world is as safe and protected as your physical equipment, your team, your premises, your stock, inventory and supplies.

Find out more about our cyber insurance solutions by calling **0330 008 8750** today.



Get in touch

To learn more about how Howden can support your insurance needs, speak to a member of our specialist print team:

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