



Riverside
INSURANCE BROKERS LTD

QUOTE COMPARISON

Your insurance quotes compared

Prepared for Thameside Joinery

PERIOD OF INSURANCE

1 December 2026 to 30 November 2027

ISSUED

13 October 2026

Riverside Insurance Brokers Ltd · Hannah Okafor · hannah@riversidebrokers.example

Your quotes

We approached the insurance market for Thameside Joinery for cover from 1 December 2026. This document compares the responses we received, sets out our recommendation and explains what you need to do next.

At a glance

4

INSURERS
APPROACHED

3

QUOTES
RECEIVED

£14,922.80

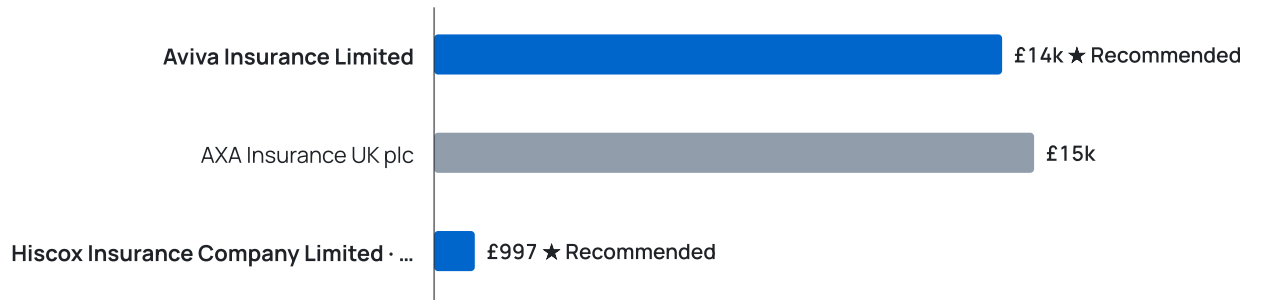
RECOMMENDED
PREMIUM

1 December
2026

COVER STARTS

Quotes received

Quotes side by side



Total payable for each quote. The recommended quote is highlighted.

Insurer	Class	Response	Total payable	Key terms	Comments
Aviva Insurance Limited	All classes	Quoted	£13,926.00	Incumbent. £5m public liability. Tools cover included.	
AXA Insurance UK plc	All classes	Quoted	£14,710.00	Dust extraction warranty. Higher theft excess.	
RSA Insurance Ltd	All classes	Declined			Woodworking risks outside current appetite.
Hiscox Insurance Company Limited	Cyber	Quoted	£996.80	£250k limit, incident response included.	

Premium is only part of the picture. Before you choose, compare the limits and sums insured, the excesses, any exclusions or special conditions and each insurer's financial strength and claims service.

Key differences

The main differences between the quotes are shown in the key terms and comments above. The policy wordings set out the full terms. We can send you any of them.

Our recommendation

We recommend renewing with Aviva on the commercial combined policy and adding cyber with Hiscox.

Our personal recommendation

We have provided an advised service. Having considered your demands and needs, we believe the insurance recommended in this document is suitable for you, for the reasons set out in our recommendation. Where it does not meet all of your needs, we have told you which needs are not met.

Needs this cover does not meet

You asked for cover for faulty workmanship itself. No insurer we approached would offer it; the policy covers damage caused by faulty work, not the cost of putting the work right.

Cover proposed

Class of cover	Insurer	Limit	Excess	Basis	Premium
Material damage	Aviva Insurance Limited		£500.00		£6,668.40
Business Interruption	Aviva Insurance Limited				£1,545.60
Employers' Liability	Aviva Insurance Limited	£10,000,000.00			£3,315.20
Public & Products Liability	Aviva Insurance Limited	£5,000,000.00	£250.00		£2,396.80
Cyber	Hiscox Insurance Company Limited	£250,000.00	£1,000.00	Claims made	£996.80

What it costs

Class of cover	Insurer	Base premium	IPT	Insurer fee	Broker fee	Total payable
Material damage	Aviva Insurance Limited	£5,820.00	£698.40	£0.00	£150.00	£6,668.40
Business Interruption	Aviva Insurance Limited	£1,380.00	£165.60	£0.00	£0.00	£1,545.60
Employers' Liability	Aviva Insurance Limited	£2,960.00	£355.20	£0.00	£0.00	£3,315.20
Public & Products Liability	Aviva Insurance Limited	£2,140.00	£256.80	£0.00	£0.00	£2,396.80
Cyber	Hiscox Insurance Company Limited	£890.00	£106.80	£0.00	£0.00	£996.80
Total		£13,190.00	£1,582.80	£0.00	£150.00	£14,922.80

Total payable: **£14,922.80**. Premiums include Insurance Premium Tax at the rate that applies to each policy.

Paying by instalments

If you would like to spread the cost, we can arrange premium finance. This is a separate credit agreement with the finance provider, who will tell you the annual percentage rate (APR) and the total amount payable before you agree. Paying by instalments usually costs more than paying in full. We may receive commission from the provider. If you miss a payment, the provider may cancel your insurance.

Action needed. Please give us your instructions by **16 November 2026** so that your cover starts from 1 December 2026 without a gap.

Important notices

Our regulatory status

Riverside Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 765432. You can check our details on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Statement of demands and needs

Based on the information you have given us, Thameside Joinery needs insurance to protect against the risks described in this document, for the period from 1 December 2026 to 30 November 2027.

The insurance described in this document is consistent with those demands and needs. Where you have chosen not to buy a cover we suggested or to buy a lower limit, we have noted it in this document.

If your circumstances change or anything in this document is not correct, please tell us straight away, as the insurance may no longer meet your needs.

How we chose the insurers

We have based our recommendation on a fair and personal analysis of the market. This means we considered a sufficiently large number of insurance contracts available on the market to recommend one that is adequate to meet your needs.

Your duty of fair presentation

Under the *Insurance Act 2015* you must make a fair presentation of the risk to insurers before the insurance starts and before any renewal or change. This means disclosing every material circumstance that you know or ought to know, in a way that would be reasonably clear and accessible to a prudent insurer.

What you know includes what is known to your senior management and to the people responsible for your insurance. What you ought to know includes what a reasonable search of the information available to you would reveal, for example from your records, your other offices and anyone who holds information for you.

If you do not make a fair presentation, the insurer may be able to avoid the policy and refuse all claims, apply different terms or reduce the amount it pays. Please ask us if you are unsure whether something should be disclosed.

Insurance Product Information Documents

We have enclosed an Insurance Product Information Document (IPID) for each policy where the insurer provides one. It summarises the main cover, what is not covered and your obligations. It is a summary only: the policy wording and schedule set out the full terms.

How we are paid

We are usually paid by commission from the insurer, a percentage of the premium before tax. We may also charge a fee, which is shown in the premium summary and in our Terms of Business. We will always tell you about a fee before you agree to pay it.

Your right to ask about our commission

As a commercial customer, you can ask us at any time how much commission and other remuneration we receive for arranging your insurance. We will tell you.

Financial Services Compensation Scheme

We and the insurers we deal with are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if an insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Compulsory insurance, such as employers' liability, is protected in full; for other insurance the protection is 90% of the claim, with no upper limit. Find out more at www.fscs.org.uk.

Financial Ombudsman Service

If you have a complaint, please tell us first so we can try to put it right. If you are not satisfied with our final response or we have not resolved it within eight weeks, you may be able to refer it to the Financial Ombudsman Service, a free and independent service.

Financial Ombudsman Service · Exchange Tower, London E14 9SR · 0800 023 4567 · www.financial-ombudsman.org.uk

Instructions to proceed

By signing below, Thameside Joinery Ltd instructs Riverside Insurance Brokers Ltd to arrange the insurance set out in this document, on the terms and for the premium shown, from 1 December 2026.

We confirm that we have read this document, including the statement of demands and needs and our duty to the insurers. The information we have given you is true and complete and includes any changes. We agree to pay the premium within the insurers' terms of trade.

Signature, name and position of an authorised person and the date

This report was prepared from a template. The broker named in it is responsible for its accuracy and for any advice given under their FCA authorisation.