
Erskine Murray

Insurance Brokers

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Employee Benefits:
Maintaining the wellbeing
of your workforce.



Invest in your business, invest in your employees.

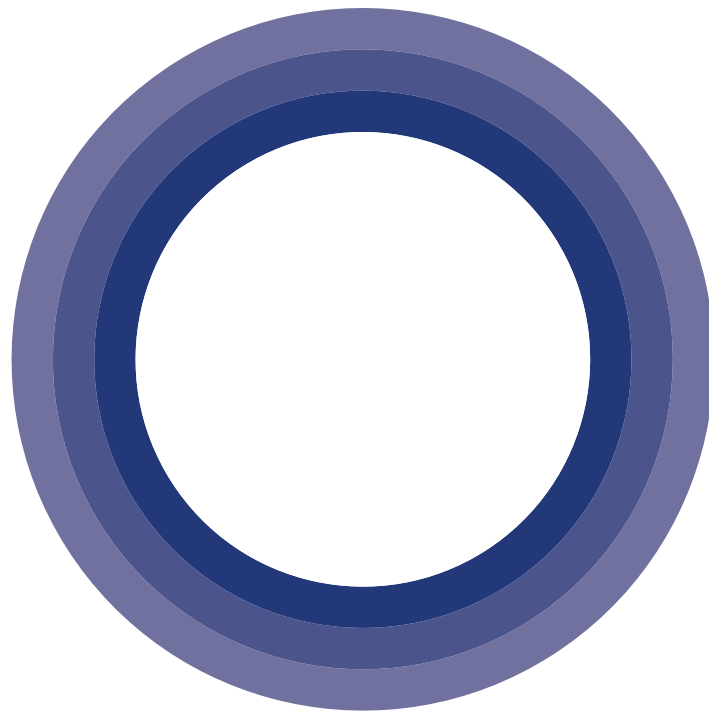
We help businesses guide their employees through all kinds of personal, financial and health issues by offering supportive Employee Benefits packages when it is needed the most. We help to maintain a happy, satisfied workforce.

Having an Employee Benefits package in place can:

- Increase your appeal - Attract and retain highly skilled and dedicated staff
- Minimise your employee turnover rate - Investing in your employees shows you have their best interests in mind and will encourage them to stay at your company
- Boost morale - Your employees will feel valued and will in return show loyalty and increased productivity
- Improve employee wellbeing - Employee Benefits packages encourage preventative measures, reducing the amount of sick days and absence
- Increase job performance - Healthy, appreciated employees are likely to be more committed.

Our approach is simple, yet effective.

We apply a layered system of 'Prevention', 'Intervention' and 'Protection' processes. These layers are designed to sustain and reinforce the wellbeing of your employees by deploying a range of appropriate resources. Our approach helps to resist negative outcomes and promotes positivity towards the company.



Prevention

- Measures are put in place to prevent absence
- Intervening before absence becomes an issue
- Support and guidance when it is required
- Services may include CBT, legal advice, access to helplines and more

Intervention

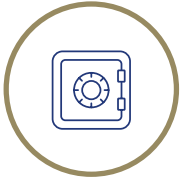
- When absence strikes we provide access to prevention services
- Vocational Rehabilitation Consultant (VCR) discusses issues of absence
- The success rate is significantly higher when a VCR is involved in early stages of absenteeism
- Ensures a sustainable return to work

Protection

- When an individual cannot return to work ongoing support services continue
- Where an individual has satisfied any deferred period in the policy, a percentage of their income could be paid until they return to work
- Graduated return to work plan can be devised

OUR SOLUTIONS

There are a range of options available to you and we will design the most effective package for your business, including:



Group Income Protection

Group Income Protection provides a replacement income if an employee is unable to work because of long-term illness or injury. It also provides employers with access to rehabilitation services - available from the earliest stages of absence - to help employees return to work. Policies can be set to begin once Employer Sick Pay periods end, ensuring employees are financially supported whilst they recover.

Benefits to employer:

- Reduces the impact of long-term absence costs
- Support to help employees back to work as quickly as possible
- Offers assistance with absence processes
- Considered a business expense for corporation tax purposes



Group Critical Illness

Group Critical Illness cover pays out a cash lump-sum directly to an employee should they suffer from one of an agreed list of surgical procedures and illnesses, including strokes and cancer. In addition to Total Permanent Disability, providers can also cover up to 41 illnesses and provide emotional support, as well as financial support.

Benefits to employer:

- Simple to manage and administer
- It is cost-effective and tends to be cheaper than individual insurance
- Shows employees you value their wellbeing
- Considered a business expense for corporation tax purposes



Group Life Assurance

Group Life Assurance pays out a cash lump-sum upon death, providing much needed financial support at a difficult time for an employee's family and dependants. These plans are employer-funded and the cash lump sum can be based on a multiple of salary, average of earnings or a fixed amount. Group Life Assurance policies usually come with added value services such as bereavement counselling.

Benefits to employer:

- Easy to set up
- Cost-effective
- Simple to manage and administer
- Considered a business expense for corporation tax purposes



Group Private Medical Insurance

Group Private Medical Insurance (PMI) is a policy designed to meet some or all of the costs of medical treatment. Cover can be comprehensive and employees receive prompt healthcare, with more accessible hours and shorter waiting times for treatment than via the NHS. It is an employer-funded benefit but has a taxable liability to the member, however the cost is usually lower than an individual policy.

Benefits to employer:

- Showing employees you value their wellbeing
- Helps employees back to work quickly
- Increases staff engagement
- Provides a valued benefit to employees which would usually be a personal expense

WHY ERSKINE MURRAY?

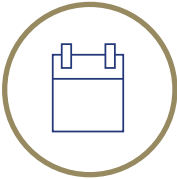
We are a modern, dynamic Insurance Times Top 100 broker who stays abreast of industry advances and embraces technology. Our hands-on approach with all of our client dealings allows us to focus on building long-term relationships with both clients and preferred insurance partners alike.



Gross Written Premium Placed:
In excess of £30M



Number of Employees:
85



Formed:
**2016 from the acquisition
of group companies
established in 1965**



Locations:
**Leicester (Midlands)
Colchester (South East)
Houghton Regis (South)
Ellesmere Port (North West)**



Main Lines of Business:
**Corporate and Commercial,
SME, High Net Worth & Private
Clients, Employee Benefits**

Delivering the right solution.

Based on our approach geared around prevention, intervention and protection, we will deliver an optimum and cost-effective Employee Benefits package, helping you to maintain the wellbeing of your workforce.

After undergoing a thorough demands and needs fact-finding process, to get a full understanding of your operation, we will deliver real advice and thought-out solutions. We offer direct access to a dedicated Account Manager and to experts, such as counsellors and specialist doctors.

We are completely transparent and our robust partnership strategy with carefully selected insurers

allows us to arrange for insurance providers to accompany us in client meetings.

From simple packages, to more advanced, bespoke packages, we can meet your requirements. For your free consultation, please contact one of our Employee Benefits specialists today. You will find their details overleaf.

Employee Benefits Team Contact Details:



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