



BIG

magazine

www.brownhillgroup.co.uk | ISSUE 1 | MAY 2014

ANITA KLEIN
The **BIG** Interview

THE NEW MAGAZINE FROM BROWNHILL INSURANCE GROUP

Director's Notes

Welcome

I am delighted to welcome you to the first edition of our new publication - 'BIG Magazine'. I do hope that 2014 has been fruitful, enjoyable and hassle free for you so far especially as 2013 was a challenging year for businesses and home owners.

We at Brownhills like to think that we can provide you with more than simply an insurance solution. In this newsletter you will find information about everything else that we can do for you and how we stand out from other brokers. You are not just a policy number to us, you are a client and we want to look after all of your insurance needs. If we insure your home, we can save you hassle by looking after your business, and vice versa. Please call your dedicated client manager and let them give you peace of mind.

Brownhills Online

In July 2013 we saw the launch of our new look websites, brownhillgroup.co.uk and loveartinsurance.co.uk. They are your go to place for information on what you should be insuring, how you can keep safe, manage risk and improve security. We regularly tweet and update our Facebook and Twitter pages, so follow us, like us and retweet our news and events to your friends!

VIP Art Club

Last year also welcomed the launch of the Brownhill VIP Art Club, through which we invite our clients to exclusive events. Find out more and how to register on page 7.

Bromley Business Awards

In October 2013, we were finalists in the Bromley Business Awards, for 'Customer Service' and 'Best Employee' and I am honoured to announce that in both categories we were 'Highly Commended'. If you are very satisfied with the service you receive from your client manager here at Brownhills, then please drop me a line or complete our new Customer Satisfaction Survey and help your client manager win our Employee of the Year award 2014. (To find out who won in 2013, see page 5).

New Staff

A very warm welcome to our new faces in 2013 - Sonia El-Manaa, Stephen Canning and Karl Constable.

Kevin Andrews

Finally I would like to take this opportunity to pay respects to my fellow business partner and beloved brother-in-law, Kevin Andrews, who sadly lost his two year battle against cancer and passed away in April 2013. Kevin's love and enthusiasm for the company lives on in us all. See our tribute to Kevin on the inside back page.



Gillian Henderson
Company Director



*'You are not
just a policy
number to us,
you are a client
and we want to
look after all of
your needs'*

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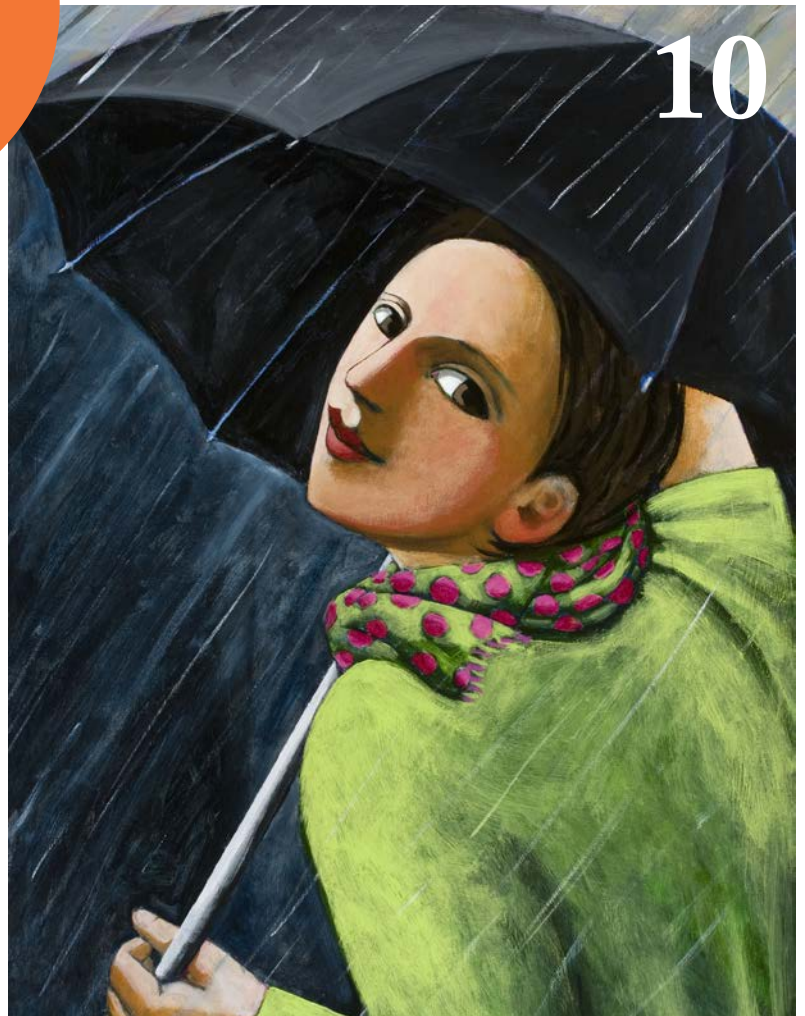
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Brownhill by Numbers

At the start of each new year we analyse some key numbers from the year just passed that made us proud. 2013 was a tough year but in so many ways a successful one. Here is how we will remember 2013.

2 'Highly Commended' awards for 'Customer Service' and 'Employer and Staff development' at the 'Bromley Business Awards' in October 2013.



5 years of service for Karen Dineen, Charlotte Sullivan, Kim Wood and Megan Thompson (pictured below).

3 new members of staff. 2013 saw the arrival of Sonia El-Manaa (pictured below), who joined us as a Private Client Manager. Stephen Canning arrived on the corporate team looking after our gallery business. And in 2014, Karl Constable joined us as Art Business Development Manager.



51 thank you letters to our staff from clients.

1,500 pounds raised for St. Christopher's Hospice in memory of Kevin Andrews. The 5.5 mile fun walk took place in May 2013 and involved over 20 staff members and friends. St. Christopher's cared and supported Kevin during his final days.



9 VIP Art Club events. See page 7 for more on our new VIP Art Club.



15 years of service by Trisha Sullivan our personal client manager and Dionne Cummings on accounts.

5 staff enrolled in their CII (Chartered Insurance Institute) qualifications.

2 new websites launched. www.brownhillgroup.co.uk and www.loveartinsurance.co.uk

Interviews with our Employees of the Year



**Tracy Weedon -
Personal Team Leader**

Q- You've been with the company for 26 years. What motivates you to deliver a consistent level of service year after year?

A- I think the backbone of this company is the customer service we provide, without it we would not be able to uphold our consistently good reputation.

Q- What is the oldest thing on your desk?

A- My calculator! It belonged to my Mum when she worked here and it is over 30 years old.

Q- Without giving names, what's the strangest conversation you've ever had with a client?

A- A lady thought her phone was being monitored by aliens. That was quite strange!

Q- What would be your other 'dream' job?

A- Working with animals.

Q- On average, how many clients do you deal with each day?

A- 25

Q- What is the most bizarre claim you have ever heard of or handled?

A- A set of false teeth falling out and dropping down a drain!

Q- In your experience, what is the most frequent reason for new customers to come to Brownhills?

A- Recommendation

Q- What hobbies do you enjoy outside of work?

A- I like films, music, making things such as jewellery, sewing, reading and sleeping.

Q- What is an average daily commute like for you?

A- It's only a 3 mile journey so 20 minutes in the car, dependant on traffic.

Q- What do you enjoy most about working at Brownhills?

A- The people! I love my colleagues and I enjoy helping my customers.



**Mark Rimmer -
Commercial Team Leader**

Q- You've been with the company for 5 years. What motivates you to deliver a consistent level of service year after year?

A- I'm not a perfectionist by any means but I don't get any satisfaction from doing an average job.

Q- Without giving names, what's the strangest conversation you've ever had with a client?

A- One client was convinced she had ghosts. She spent quite a bit to improve her alarm system - I'm not sure why!

Q- On average, how many clients do you deal with each day?

A- Some days one large or awkward case will take up your whole day and on others you can take e-mails and calls from up to 20 clients.

Q- What is the most bizarre claim you have ever heard of or handled?

A- There was a chap in America who successfully claimed for fire damage to his Cuban cigars after he had smoked them, only to be charged with arson by his insurer once he got his claims cheque!

Q- What one piece of advice do you always give your clients?

A- Check your insurance documents - if in doubt, ask.

Q- In your experience, what is the most frequent reason for new customers to come to Brownhills?

A- I think when people ask us for a quote, we try and get back as quickly as possible with decent terms. Our letters are clear, we highlight all endorsements and I think the customer appreciates that. We don't try and blind them with insurance jargon.

Q- What hobbies do you enjoy outside of work?

A- I play hockey and cricket competitively

Q- What do you enjoy most about working at Brownhills?

A- The people!



art

VIP Art Club

Your invitation to some of London's most exciting and prestigious Art Events.



The Brownhill VIP Art Club was setup at the start of 2013 to offer our art loving clients complimentary tickets to some of London's greatest art events. As art collectors ourselves, we appreciate the social side of collecting art and with London offering up hundreds of events and fairs each year our VIP Art Club is the perfect added extra of being a Brownhills client.

In January we hosted a drinks reception in partnership with Ink'd Gallery at the Private View of the London Art Fair (pictured above), the first of the big events in the art world calendar. The entire Brownhill art team (a.k.a the Love Art Insurance team) attended what was the busiest night in history with over 4,000 people in the venue at one point.

2013 saw us at London Art Fair, Art13, 20/21 British Art Fair, Masterpiece London, Art & Antiques London and

Affordable Art Fair Battersea amongst others.

In 2014 we hope to bring our clients to many more fantastic events throughout the year. In January we had the London Art Fair. In February we invited collectors to join us at Art14 and later that month we sponsored the solo exhibition of the celebrated artist Chris Gollon at Guildford Cathedral.

Join the VIP Art Club

To take advantage of our ticket offerings, please visit our dedicated Love Art website - www.loveartinsurance.co.uk to sign up.

VIPART CLUB

Invitations to London's top Art Events

Sign up for free at
loveartinsurance.co.uk

Inheriting A Fortune

You could be sitting on a treasure trove.

Research shows that two out of three people have never had their heirlooms valued. - Robert Coram James

Family Heirlooms

It's not just new items that people forget to insure. Despite the popularity of the infinite number of art and antiques programmes currently on television, few people realise the true value of their inherited possessions.

Robert Coram James MRICS – one of Brownhills' preferred valuers explains – “Research shows that two out of three people have never had their heirlooms valued, whilst almost 80% do not have adequate insurance, leaving their household contents vastly under-insured. Generally, a comprehensive household policy is sufficient for ordinary items, with most policies limiting cover to between £1,000 – £2,000 per item. However if you own more valuable items then a specialist policy will be required to ensure full coverage.”



3 Million Pound Vase

In November 2013 a rare 18th century Chinese vase sold at Christie's auction house for more than £3,000,000. The green and yellow vase was inherited by a woman who had kept flowers in it for many years. Its true value was only realised when auctioneers visited her property to value other Asian antiques.

Accidental Damage

It is not just theft that poses risk. In fact, higher up the list of likely reasons to have to claim is accidental damage. Where

possible, try to keep valuable items out of harm's way, particularly of small children or excitable animals!

When doing your spring cleaning, be sure not to use abrasive cleaning products on valuable items. And if you have help at home, do make sure that everyone knows how to best clean treasured possessions. It has been known for cleaners to spray Windowlene on photographs (not a great idea) and to throw away a pile of “rubbish”, which was in fact one collector's new contemporary art acquisition.



Anita Klein is a Brownhill favourite. Our front cover painting by Anita - 'Walking Home', takes pride of place in the centre of the office. We caught up with her recently for an interview.

The BIG Interview

with Anita Klein

Q: Can you briefly tell us about where you trained, and in what medium you specialised?

A: I did a foundation course in art and design at Chelsea School of Art, followed by a 4 year BA in Fine Art (Painting) at the Slade, and then a 2 year MA in Printmaking, also at the Slade.

Q: What inspired you to take up art, and what inspires you now to create your work?

A: I have always drawn and painted to express my everyday emotions, and my work is much like a visual diary. I drew like this even as a very young child. I want to celebrate life in my work, particularly small, ordinary moments and intimate relationships. The starting points might be pushing past my husband to get to the bathroom mirror, having breakfast with my family, having a cup of tea with my daughters, watching *Holby City* with a glass of wine or more often these days a solitary walk in the beautiful Tuscan countryside.

I don't think that art should need to be explained in words. If my pictures don't communicate without a commentary then they are not good enough. Having said that, after working for thirty years, I can look back at my work and see it a bit from the outside. Therefore I can tell you some things I think it is about – but I would much prefer that you had your own story. I think we all have a lot in common and the people who like my work see themselves and their lives in it. I don't want you to think you have a picture of me on your wall, I'd much rather you felt that it was you. What I feel I want to do is celebrate ordinariness; I want to celebrate the poetry of the everyday. The things we are all too busy to notice.

Q: What, in your opinion, is your greatest artistic achievement?

A: Continuing to paint and document my life while my children were growing up.

Q: Splitting your time between London and Anghiari in Tuscany, Italy, must be inspiring. Do you prefer working in London or Italy?

A: I paint in Italy and make prints in London. I am very

fortunate to be able to make a living by selling my work, but this does mean that I spend a lot of my time on admin and running the business. It is difficult to really experiment, play and take risks in my work if I am constantly interrupted, so I set aside one week every month to go to Italy alone to paint and try new things. In London I reinterpret some of these ideas as linocuts, lithographs and etchings. This process is less vulnerable to interruptions. My work has changed in style gradually over the years. Style is not something you invent. It is just how it comes out for you. For a long time I did very autobiographical, prosaic pictures of my children and husband at home. I am still doing that, but during the last seven years my work has become more fanciful and dream-like. This is the influence of the Italian week each month. Being there is like a retreat, and after a week on your own you get a bit weird. I try not to censor what I paint and if I have an idea for a painting, I have time to make myself try everything. Pictures that happen there are a bit further from prosaic reality. I roll them up and bring them back to London, and when I open them I am quite often surprised – like when you wake up from a dream and wonder “why did I dream that?” When I go to Italy I'm able to stop and hear the grass grow, and notice small things. That is very important.

Q: Finally, who are you most consciously influenced by, or which movement of artists are you most influenced by?

A: I believe art should be beautiful. That's very unfashionable at the moment. Students in particular often want to know where the angst and unhappiness is in my work. I think we all have difficulties and life is not easy, but I want to hold onto the things to celebrate. I'm not trying to deny pain, but I think we all are incredibly lucky in the lives that we have. Beauty is a gift to all of us. I have been very inspired throughout my career by early Italian renaissance painting fresco painting. Those are the pictures that I find most beautiful. They hit me in a way that I can't explain. I can feel moved to tears and ideally I would like my work to be beautiful like that. It's what I'm striving for – a balance that feels calming to look at, but like Giotto or Piero della Francesca, includes the viewer by conferring dignity and beauty on the ordinary and depicting it as miraculous.

Theft by Deception

Over the past few weeks we have received reports of criminals obtaining a person's private financial data (specifically credit and bank card details) through an elaborate deception. At the moment this appears to be confined to certain areas of West and South West London, with high net worth individuals being targeted.

Theft By Deception

The thieves contact an individual by telephone purporting to be from their bank or credit card company, suggesting that they have been targeted by criminals and need to give a variety of personal data ranging from bank and card details through to details about security at their house and personal possessions.

The victim is then encouraged to call their local police station and given the correct telephone number to do so. The criminals are able to keep the victim's telephone line open, intercepting the call to the police and confirming everything is in order.

In some cases victims are advised to box up their valuables and told a 'Police officer' will visit to collect them for safe keeping. A 'security password' is then given to reassure the victim and authenticate the next stage of the deception, which involves a subsequent visit to the victim's home to remove the items previously identified as being at risk.

Advice

Be aware and trust your instincts. If something does not feel right, it is better to be safe than sorry.

Always be suspicious of any cold calls, as this is not the way banks or credit card companies usually conduct their business.

Never reveal your full passwords or login details. Banks never ask for your PIN or for a whole security number or password.

Do not give any sensitive information, details of your domestic security, potential periods of unoccupancy or details of any valuable items.

Do not hand over possessions or documents. Police do

not remove an individual's personal possessions on the off chance that a crime may be committed.

What To Do

Suggest that you will contact your bank / building society / credit card company for further clarification and hang up.

Use another telephone if available or wait until the next day to make the call if you can.

Use a number from official printed documentation you have and not one given to you.

If you wish to respond more quickly, use a different telephone (with an alternative phone number such as a mobile phone) to call your bank, credit card company or the Police. Alternatively, call a trusted person (family, friends, neighbour) first and if this deception is happening, you will know that the person on the other end of the line isn't your trusted person.

If someone calls offering a 'security password' or even visits your home purporting to be from the Police to remove items, do not let them in or hand over any possessions or documents, but call the Police as soon as possible.

How To Get Help

As already stated, use a different telephone (a different telephone number such as a mobile phone).

Call 999 if you feel you are under threat. The Police have confirmed that it is fine to call 999.

Call 101 non-emergency line if you feel calling 999 is not appropriate and the matter is not of an urgent nature.

Call your local police station. Details can be found on www.police.uk/

Content courtesy of Hiscox



Protecting your Home begins in the Garden

By making simple changes in your garden, for example, securing fences and gates and by locking away tools and equipment you can prevent an intruder from accessing your home.

The Metropolitan Police Service advises homeowners:

Making your front garden tidy and secure could prevent an intruder from entering your home.

The back garden is the most vulnerable part of a house and requires careful attention to security. Fences offer vital protection for a house and can deter burglars.

Garden sheds and garages are a very popular target for burglars and are often overlooked when security is being considered.

Solid wooden gates offer easy entry for thieves because they are sturdy to climb and tend to be tucked away at the sides

of houses.

Don't make a burglar's life any easier by leaving gardening tools available for him to use to force his entry.

Spring Time

A good insurance policy will insure goods in the open, such as garden furniture and a BBQ. You will also be covered for the cost of re-landscaping following an insured peril loss; so if you have expensive plants and shrubs it may be wise to check your insurance cover is adequate. For full details and limits please speak to your client manager.

For more information on protecting your home visit:

<http://content.met.police.uk/>

Get any nice gifts recently?



If you have been lucky enough to acquire any new and exciting items recently you may need to re-evaluate your Contents and Valuables insurance to ensure that you have enough cover to include your new items.

Anything from an item of jewellery, fine art, luxurious coat or designer handbag, sports equipment, even new audio/visual equipment or furniture will increase the value of your Contents and Valuables.

Brownhill Insurance Group's panel of specialist high value home insurers offer additional short-term cover for new acquisitions to help ensure our clients are protected for the interim until the insurer is informed about the new purchase. For example, insurance cover could be available for up to 60 days from the date of acquisition for up to 25% of the relevant sum insured (conditional on the insurer being notified within a 60-day period and an additional premium being paid). This kind of cover is particularly useful at Christmas, for weddings, civil ceremonies, anniversaries, Valentine's, birthdays or other celebrations.

Even if you have not bought or received anything of significant value recently, it may be worth considering a review of your Contents and Valuables if these have not been evaluated recently. Some of our insurers can even offer free appraisal and valuation services, depending on sums insured.

For more information please call your client manager on 020 8658 4334.

Looking for a Mortgage, Life Assurance or Pension Advice?

If you're looking for mortgage, life assurance or pension advice, we are pleased to inform you that we have connections in this industry who can help you. Please call us for details on 020 8658 4334 or email finance@brownhillgroup.co.uk and we can connect you.



£300,000 Damage to Ferrari

When online car insurance just won't cut the mustard.



The Insurance giant AIG share with us a hair-raising story about a client who crashed his prized Ferrari Enzo causing over £300,000 in damage.

Only 400 Ferrari Enzos were ever made so, appreciating how rare the car was, AIG transported it to the Ferrari manufacturing plant in Maranello to be repaired by the people who originally built it.

AIG also flew the client out to the repair shop to view the repairs before completion to ensure that the client was happy with the work before transporting the car back to the United Kingdom.

The client was very happy and the value of the vehicle was protected.

Motor insurance cover is a very competitive business. However, for many of our clients, the prime motivation for purchase is quality of cover and service as opposed to cost, whether they are owners of a Classic and High Performance Vehicle or not. We will work very hard to get you the best quote for the widest cover available in the market.

To discuss your motor insurance requirements, please contact Sonia El Manaa, our Private Client Manager, Sonia.El-Manaa@brownhillgroup.co.uk 0208 353 8907

Peacock Blues



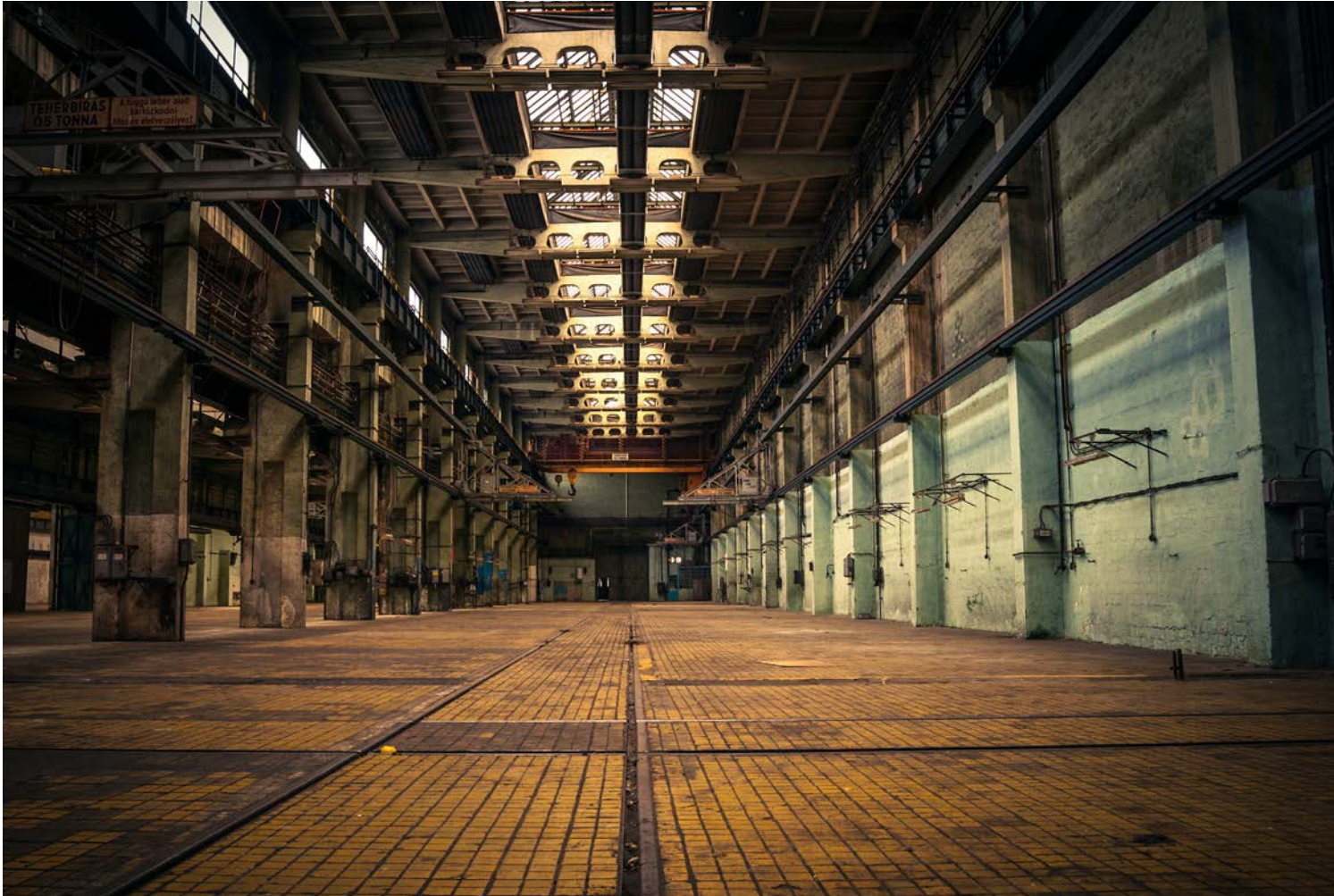
Another, somewhat more bizarre story from the claims team at AIG....

A peacock-blue car ruffled the feathers of a real peacock on an estate. Whether it was the car's colour, or whether the peacock mistook its own mirrored image for a rival isn't clear, but it wasn't just the peacock's ego that had been dented after the prolonged pecking attack. This frenzied attack left the car somewhat worse for wear and although an unusual case, AIG Private Client Group quickly and happily covered the claim.



business

Caring for Vacant Properties



At any one time there is a significant number of vacant commercial properties throughout the country and without adequate protection these properties can be subject to misuse and either deliberate or unintentional damage.

Vacant buildings are at heightened risk from fire, deterioration and criminal activity, leading to the reputation of a property owner being damaged and relations with your neighbours being put under strain. In addition, insurance premiums for long-term vacant properties can often be high unless those responsible can show they have taken a broad range of sensible precautions to protect the property.

Arson is responsible for more than half of the known causes of fire damage in commercial and industrial properties, so

it is very important to take every possible step to minimise fire risks.

It's important to remember that owners and managers of vacant properties have a 'duty of care' to anyone entering the building from trespassers to members of the emergency services. One of the most important first actions for the owner is to allocate clear responsibility for all aspects of vacant property management. This is an important role and includes managing the shutdown of the building, conducting a risk assessment and reducing different types of risk.

Content courtesy of Safety2business
www.safety2business.com

Flood Risk To Rise



With predictions of more intense rainfall and stormier weather in summer months, wetter winters and rising sea levels, damaging floods are likely to be experienced more frequently. In high risk situations, a flood plan should be drawn up taking into consideration flood resistance and flood resilience measures such as:

- Installation of demountable purpose-made flood barriers or boards to doorways and other openings.
- Provision of sandbags.
- Installation of automatic flood-proof air bricks or the provision of specially designed air brick covers to prevent water access.
- Fitting of non-return valves or backflow valves to drainage systems.
- Installation of more resilient flooring.
- Raising electrical intake, fuse boxes, sockets and wiring above likely flood levels.
- Locating key stock and contents at a higher level.

Content courtesy of LV

Warehouse Fire Safety

Fires in warehouses are an all too common occurrence, often causing widespread damage and resulting in serious business interruption. For many years arson has been by far the leading cause of fires in commercial and industrial premises, followed by fires of electrical origin.

Fire Safety Legislation

Fundamental to fire safety is the need to ensure that an effective risk assessment is undertaken in accordance with the Regulatory Reform (Fire Safety) Order 2005. Where flammable liquids, gases or other dangerous materials are stored, a risk assessment should also be conducted in compliance with the Dangerous Substances and Explosive Atmospheres Regulations (DSEAR).

Storage Arrangements

Provide clearly defined storage arrangements interspaced with aisles of adequate width to facilitate full premises access/inspection and adequate means of escape

Keep electrical switchgear, heating equipment and other plant clear of storage and provide guarding as required

Keep goods a minimum of 0.5m clear of light fittings (or as advised in your policy schedule). Particular care needs to be taken when employing high intensity discharge lighting, for which the manufacturers' guidance relating to safe lamp clearance distances and the provision of lamp containment barriers should be observed. Irrespective of the type of lighting installation, the positioning of luminaires within aisles, rather than directly above stock is best advice

Where sprinkler protection is installed, adequate clearance between sprinkler heads and stored goods should be maintained

Storage should be kept clear of fire doors and fire exits should always be unobstructed Hazardous materials such as flammable liquids, oxidising agents and aerosol products



should be suitably segregated as determined by the DSEAR risk assessment

Outside storage of idle pallets, plastic crates and other combustibles should be strictly controlled. Individual stacks should, where possible, be limited to a maximum height of 6m and storage kept at least 10m (or 1.5 x the stack height where greater) from buildings, and a minimum of 2m from the site boundary

Avoid storing combustible materials on loading docks and under external canopies out of working hours

Electrical Installation

Ensure that the electrical installation is correctly installed and maintained in accordance with BS 7671: Requirements for Electrical Installations

Complete inspection and testing at periodic intervals by a competent electrical contractor, and remedy defects promptly.

The Institution of Engineering and Technology (IET) recommends an initial inspection and testing period for warehouse premises of 5 years, with subsequent inspection and testing at intervals recommended by the inspector

Content courtesy of LV

Kevin Andrews

15.09.1964 - 04.04.2013

On the 4th of April 2013, Kevin lost his two year battle with Cancer. His determination and courage throughout his struggle brought strength and hope to him and his family, but sadly his illness took him peacefully at home with his family around him.

A Business Man

Kevin left the travel industry for Insurance and joined Brownhill Insurance Group in 1985, six months after business partner Gillian. Kevin was passionate about his role and loved to visit clients often working evenings and travelling across London and especially to Hampstead Garden Suburb. In 1995 he became a Director and after a management buyout became MD in 1999. His leadership and direction helped the company launch into a new era and his passion for art led to the launch of our successful Love Art brand.

An Arty Man

Kevin has always had a passion for art but his self-discovered love of urban art in 2007 was infectious and soon drew his children, wife, other family members and friends into the 'scene'. His vast collection of prints, photographs, drawings and originals that was built up in such a short space of time, would rival those of even the most avid life long collectors.

This newly found appreciation for what was then an 'underground' genre of art led to Brownhills launching LoveArt Insurance. Then followed 3 years sponsorship of the London Art Fair where the 'ArtNow' collectors' policy was launched.

A Family Man

Kevin's fondness of art and his business life was only surpassed by the love he had for his family. Kevin married Pauline in 1987 the daughter of John Brownhill (founder). In March 2012 a month after Kevin was diagnosed terminal, they celebrated 25 years of marriage with a blessing of their rings.

They have 3 children, Alex (26) who now works as marketing manager at Brownhills, Oliver (24) who is the lead singer of a band called Van Susans and Lauren (17) who is finishing her studies.

Charity Football Match

Kevin's two sons have setup the 'Kevin Andrews Memorial Cup' which will take place at Bromley Football Club on May 18th 2014. The event will raise money for St. Christopher's Hospice and Demelza House.

For more information on the event including details on spectator tickets, please search 'Kevin Andrews Memorial Cup' on Facebook.







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