



Holiday Home scheme exclusively for BIBA members

Nick Grant | February 2022
Business Development Manager



intasure™
A Gallagher Company

Learning objectives



- Learn about the second home market as a whole – globally, and with particular focus on Europe
 - How Britons are the dominant players in this market
 - What people are looking for when they buy a second home, and how the pandemic has impacted these decisions.
- Learn about the benefits to both you the broker, and your customer, by choosing Intasure as your second home Insurance provider
- Learn about the features of this particular product
- Learn about how we have provided post Brexit solutions for your customers
- Learn about how we manage our customer claims process end to end within Intasure – liaising either directly with the customer or, if preferred, through the broker

Who are Intasure?



- Specialists in holiday home insurance
- Specialists in niche insurance products
- Retention Rates of 90% across our product range
- Delegated Authority with all our insurers
- Part of Gallagher - one of the largest insurance brokerages in the World
- Based in Tunbridge Wells, Kent

2021 **WORLD'S MOST ETHICAL COMPANIES**
WWW.ETHISPHERE.COM



Gallagher

PREMIERSHIP RUGBY

Proud Title Partner

One of the market leaders for overseas properties



Experience

- We've been providing holiday home insurance, in the UK and abroad, for nearly 20 years.
- Our team of specialists are on hand to help ensure suitable cover for your clients.



Coverage

- Provide cover in over 40 countries
- In the UK
- Across the EU and EEA
- Beyond to Turkey, north Africa and the UAE.



Excellence

- Holiday Home retention rate of over 80%
- Customer satisfaction rate of 96%*
- Rating of 4.68 across 6,714 reviews

Experience – meet our team



Mark Morgan

Managing Director

Mark has worked for Intasure since its inception nearly 20 years ago, and has been MD for the last eight years. Before that Mark led Intasure's European operations.



Nick Grant

Business Development Manager

Nick has worked for Intasure for nearly three years, and spent 17 years within the Insurance industry. Further to working with brokers, his experience includes customer relations and leading QA teams.



Marina Stanhope

Account Executive

Marina has worked for Intasure for 11 years with vast experience across both the direct sales and wholesale teams.



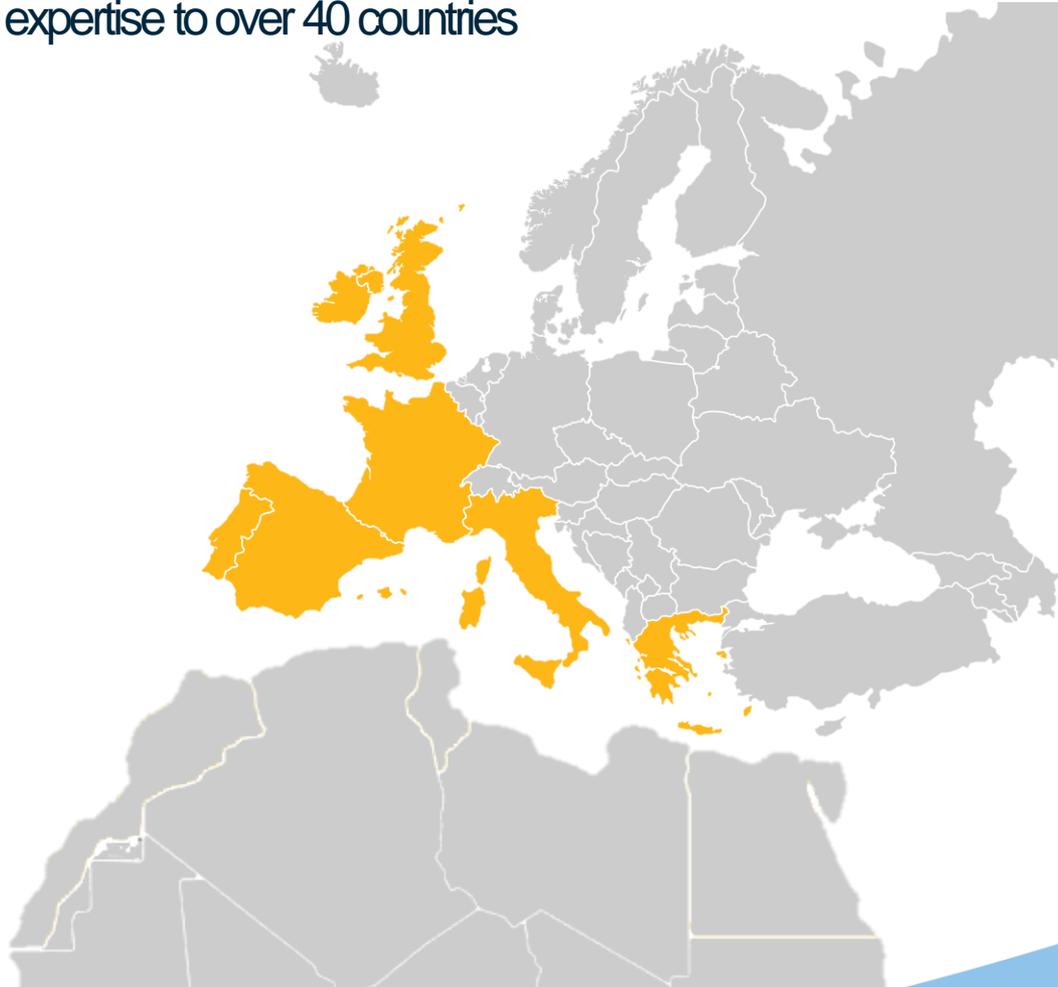
Victoria Rattray

Junior Account Executive

Victoria joined Intasure last year to specialise in working with brokers, including on-boarding and relationship management.

Coverage

Bringing local expertise to over 40 countries

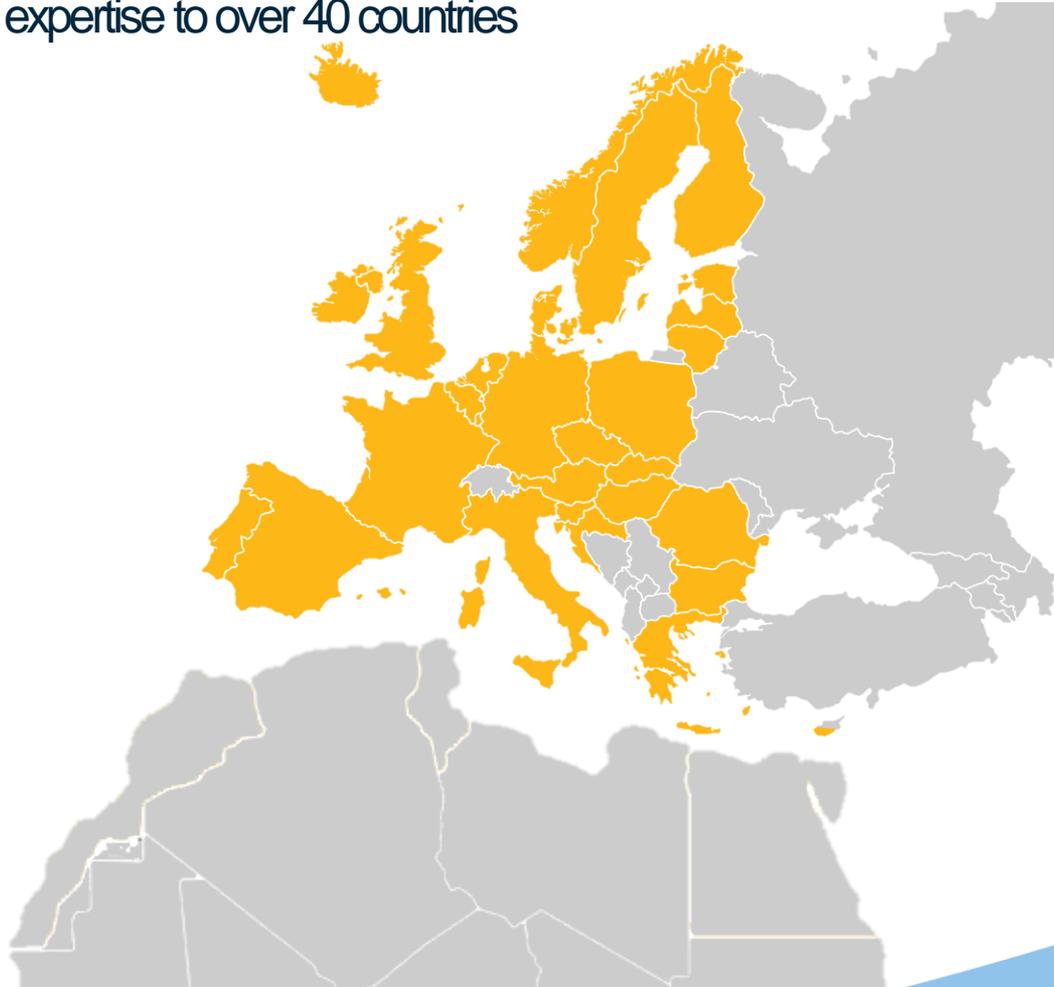


- France**
- Gibraltar**
- Greece**
- Guernsey**
- Isle of Man**
- Italy**
- Jersey**
- Portugal**
- Republic of Ireland**
- Spain**
- United Kingdom**

Note: Map is not exactly to scale

Coverage

Bringing local expertise to over 40 countries

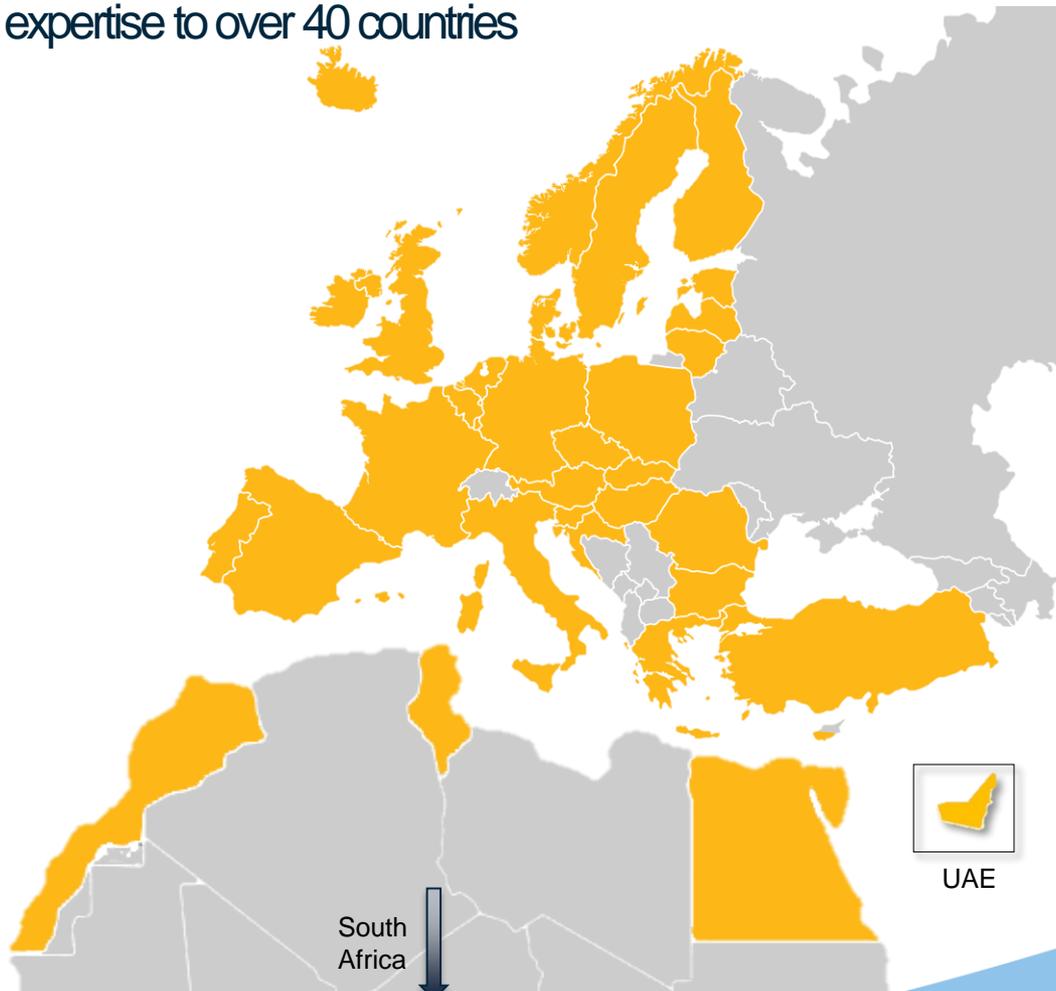


Austria	Latvia
Belgium	Liechtenstein
Bulgaria	Lithuania
Croatia	Luxembourg
Cyprus	Malta
Czech Republic	Monaco
Denmark	Netherlands
Estonia	Norway
Finland	Poland
France	Portugal
Germany	Republic of Ireland
Gibraltar	Romania
Greece	Slovakia
Guernsey	Slovenia
Hungary	Spain
Iceland	Sweden
Isle of Man	United Kingdom
Italy	
Jersey	

Note: Map is not exactly to scale

Coverage

Bringing local expertise to over 40 countries



- | | |
|-----------------------|----------------------------|
| Austria | Liechtenstein |
| Belgium | Lithuania |
| Bulgaria | Luxembourg |
| Cape Verde | Malta |
| Croatia | Monaco |
| Cyprus | Morocco |
| Czech Republic | Netherlands |
| Denmark | Norway |
| Egypt | Poland |
| Estonia | Portugal |
| Finland | Republic of Ireland |
| France | Romania |
| Germany | Slovakia |
| Gibraltar | Slovenia |
| Greece | South Africa |
| Guernsey | Spain |
| Hungary | Sweden |
| Iceland | Tunisia |
| Isle of Man | Turkey |
| Italy | United Kingdom |
| Jersey | UAE |
| Latvia | |

UAE

South Africa

Note: Map is not exactly to scale

Excellence



- Strong customer ratings' approval (Reviews.io), comprising both
 - Reviews on on-boarding
 - Reviews on settled claims

Autumn 2021

Peter Elliott ★★★★★ ✓

I was referred to Intasure by a friend and was very impressed from the initial phone call to my deciding to buy the policy, simple, easy, and transparent transaction. 5* given for the customer advisor who dealt with me. Happy to recomend.

Gillian Hargreaves ★★★★★ ✓

The agent was very patient and clear about all aspects about the policy, and followed up exactly on the day we had agreed to. The cost of the policy seems very reasonable, too.

Matthew Tarling ★★★★★ ✓

This is straightforward insurance for a holiday cottage. All the information is clear and setting up and renewing are easy to do. Customer service are polite and helpful.

Carol Janes ★★★★★ ✓

very helpful and willing to insure our house and contents, including our holiday let annex. Not all insurers offer this cover. We unfortunately did have a claim with intasure a few years ago and their service was absolutely brilliant.

Francis Clayton ★★★★★ ✓

My holiday home insurance came in at a very significant discount to my existing provider who I had been with for 29 years. Staff were helpful and efficient. As always with Insurance the big test will come should a claim need to be processed.

EXCELLENT



4.68 Average 6692 Reviews



of reviewers recommend
Intasure

What is a Holiday Home?

“A second home that is not your main residence...

...The private dwelling as described by you, of permanent construction built of standard or non-standard construction comprising a house, bungalow, cottage, chalet, ski chalet, log cabin or apartment named in the schedule and outbuildings used for domestic purposes, used as a second home that is not your main residence.”

Property type



Bungalow



Park Home



Lodge



Flat



Cottage



Farm house



Listed Home



Villa



Chalet



Static

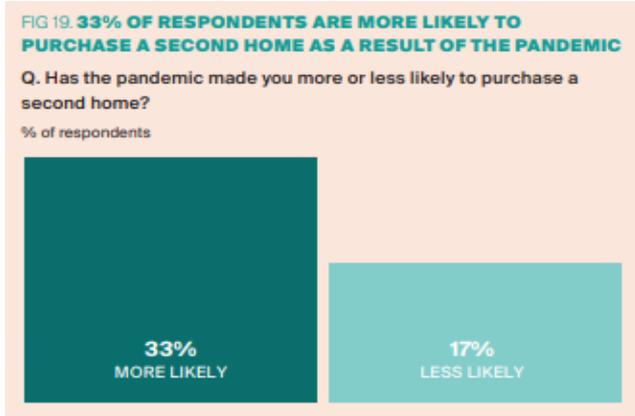
What do people look for when purchasing their Second Home?

Second homes – likelihood to buy today

Across the globe, with the rise of remote working due to the pandemic, second homes or 'co-primaries' are becoming a more viable option for more buyers seeking a better work/life balance. And demand has soared!

33% of respondents say they are more likely to buy a second home as a result of Covid-19, up from 26% last year.

With the UK, US and Australia topping this demand globally ...



Second homes; a globally picture.

Where do people want to buy?

Globally, of those looking to buy a second home ...

- 23% say the pandemic has influenced where they want to buy
- Whilst 22% say it has delayed their purchase plans
- 46% of respondents say they're more likely to buy a detached home or villa.
- And when it comes to type of location

FIG 8 OF THOSE PLANNING TO MOVE IN THE NEXT 12 MONTHS, 38% ARE MORE INCLINED TO BUY IN A CITY

Q. If you're more inclined, where are you looking to move to?



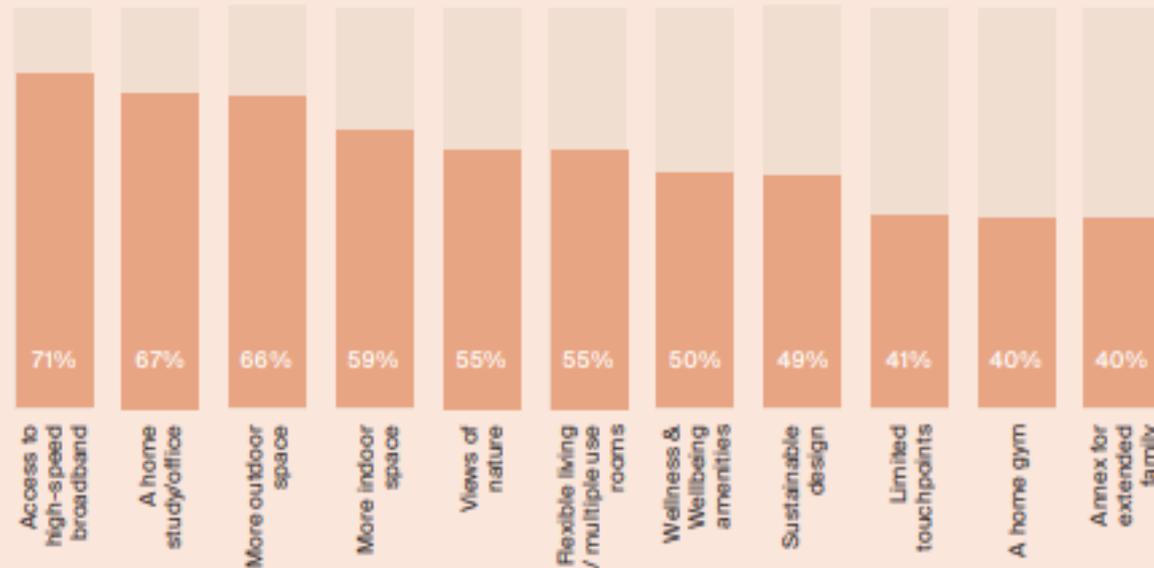
Other 1%

Second homes – what's most important today?

FIG 11. **PROPERTY FEATURES: HIGH-SPEED BROADBAND MOST IMPORTANT**

Q. How important will the following factors be for you when choosing the type of property?

% of respondents who said more important



When asked how important key property features were when choosing their next home:

- 71% confirmed access to fast broadband would be more important.
- Next came a home office (67%)
- Then more space (outdoor, 66% and 59%)
- Views of nature and flexible living space (both 55%) also ranked highly

Second Home buying trends in France, Italy, Portugal and Spain



- Savills World Research surveyed buyers across the Savills network seeking property in France, Italy, Portugal and Spain during February and March 2021. The findings, based on just under 500 responses, provide an insight into homebuyer motivations and desires today.
- In the search for more space, 80% of those in the market for a second home are planning to buy in a rural environment.
- In a boost to the sector, increased remote working means that owners will be spending more time in their second homes.
- Property preferences vary by country and nationality. Owners in France are willing to travel for longest to their second homes, while German buyers are open to the broadest range of property types.

Second Home buying trends in France, Italy, Portugal and Spain



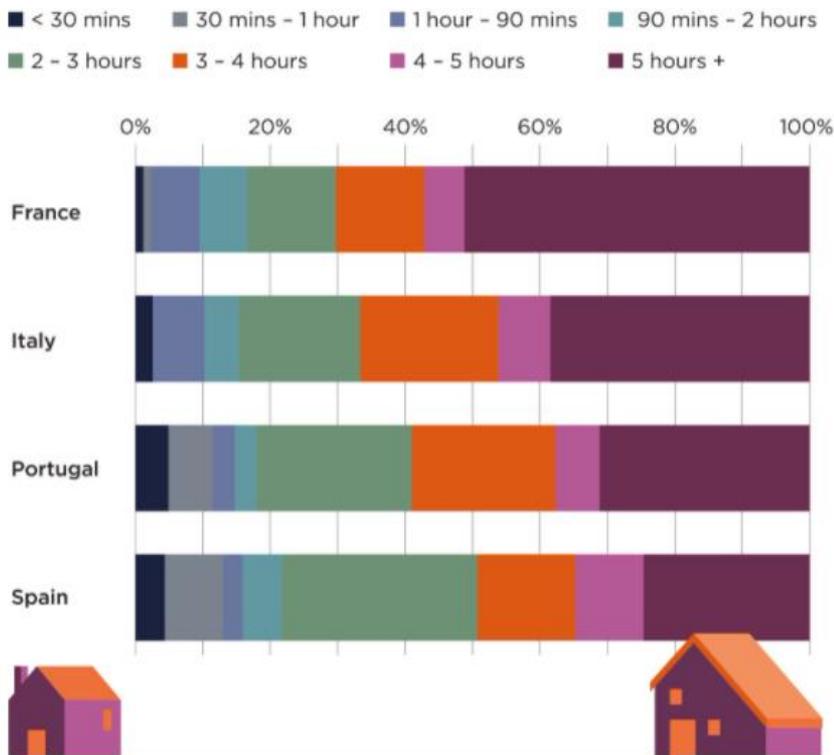
Purchasing a second or holiday home remains a significant motivation for prime property purchasers. Of those surveyed, 37% stated this was their reason for purchase.

In a boost to the sector, increased remote working means that owners will be spending more time in their second homes.



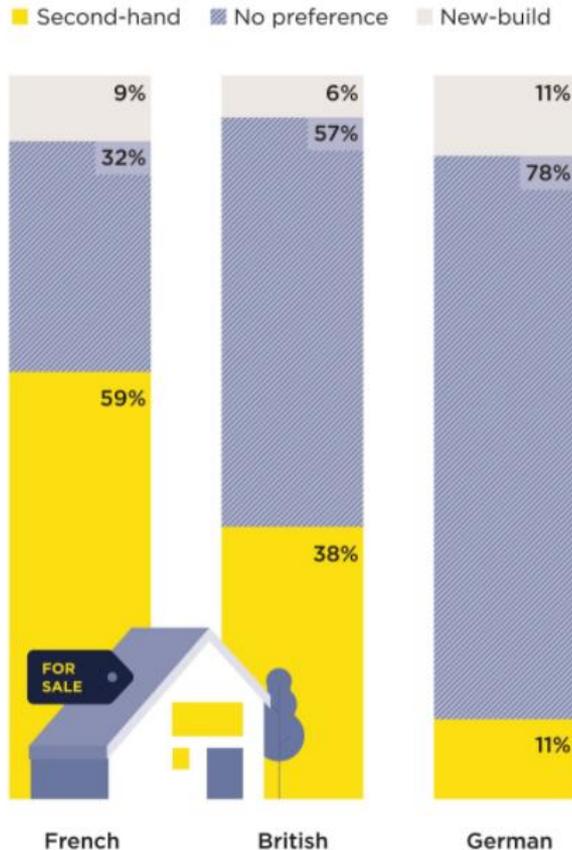
23% of respondents plan to spend between **9 and 12 weeks** at their second home per year

Second Home buying trends in France, Italy, Portugal and Spain



- Owners in France are willing to travel for longest to their second homes
- Half of those buying in France are willing to travel over five hours to reach their second home
- Compared to just a quarter of those buying in Spain.

Second Homes – types of properties by nationality

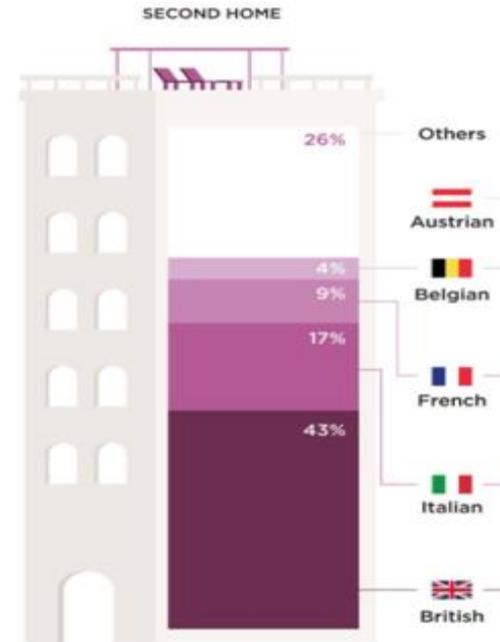
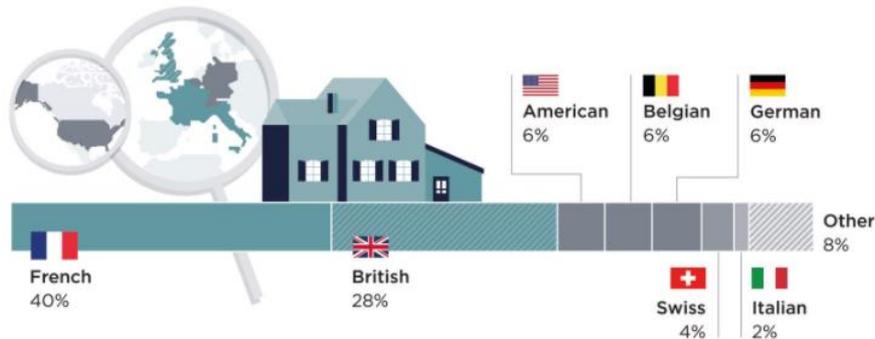


- Property preferences vary by country and nationality.
- German buyers are open to the broadest range of property types.
- 38% of Britons prefer 2nd hand / established properties, with 6% keen on new builds.
- These findings differ markedly with French or German buyers

Who are the Second Home buyers in Europe?

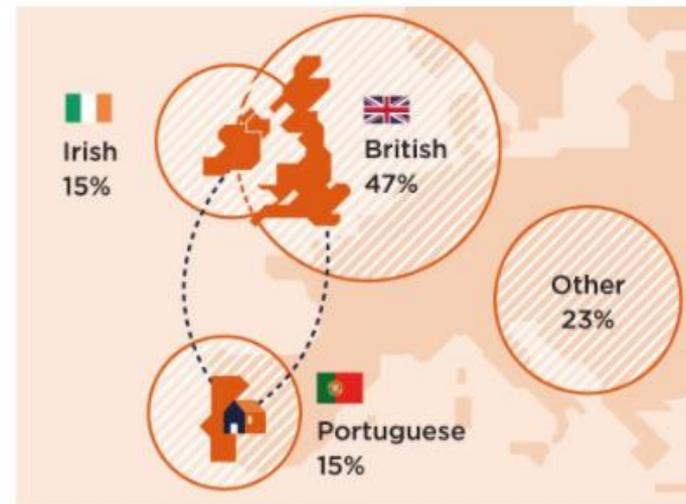
- The second home market in Italy is highly international, with Brits accounting for the largest share of second home purchases from our survey (43%).
- And whilst the French second home market is dominated domestically, Britons still make up over a quarter of the market share.

Nationality of second home seekers in France



Who are the Second Home buyers in Europe?

- In Spain, perhaps as expected, the second home market remains dominated by Brits with 57% of buyers coming from the UK).
- And in Portugal, the British market share is not far behind at nearly 50%. And this is close to two thirds when you factor in Irish residents.



Nationality of second home buyers surveyed



Britons' Second homes – scale of ownership in the UK and abroad

Locations of second homes

➤ 550,000 in UK

- Up from 382,000 in 2013/14
- Around 500,000 in England
- 90% of second homes are owned (rather than rented)



➤ 500,000 Brits own 2nd homes in Europe



➤ 79,000 Brits own 2nd homes outside Europe



Top 3 reasons for acquiring second home

- Holiday Home / Weekend use – 39%
- Long term investment / income – 35%
- Previous main home – 16%



Second homes cover abroad through Intasure

Top 5 locations outside UK

1. Spain – 26% of policies
2. France – 16% of policies
3. Italy – 12% of policies
4. Portugal – 7% of policies
5. Cyprus – 6% of policies



Top 5 Property Types

1. Apartments - 39%
2. Townhouse – 21.2%
3. Villa – 19.3%
4. Semi- Detached - 13.1%
5. Static - 7.3%



Number of policies in some lesser known countries

- 1,600 policies in Bulgaria
- 1,400 policies in Turkey
- 360 policies in Cape Verde
- 130 policies in Morocco
- 115 policies in Montenegro

Top 5 Loss Descriptions

1. Accidental damage
2. Escape of water
3. Storm damage
4. Break-in / Theft
5. Accidental damage to underground service pipes

A closer look at Intasure's Holiday Home product

UK Holiday Home business is growing

- So far across 2021 (January to July), sales of new UK Holiday Home policies have increased over 80% on the same period last year, and by nearly 50% over the corresponding period in 2019.
- April 2021 saw the best sales of new policies for 5 years, doubling from April 2020, and improving nearly 40% compared to April 2019.
- July 2021 saw sales of new policies increase by 50% over the corresponding month in 2020, and by 38% compared to July 2019.
- Non standard Holiday Home manufacturers are unable to meet current demand.



So why choose Intasure?*



- Cover for UK or overseas properties



- Cover for unoccupied, short term lets (such as Airbnb) and long term lets



- Flexible unoccupancy terms



- £5 million public liability as standard



- £1 million Buildings cover as standard



- Cover against earthquakes**, storm and flood damage



- **POST-BREXIT SOLUTIONS**

**depending on risk location

*Please see our terms and conditions on our website for further information

What about customers who live in the EU with property in the UK?



- We also have a solution for these customers too.
- Nordic Försäkring & Riskhantering AB
- Appropriate passporting rights to operate in all EU territories post-Brexit



NORDIC FÖRSÄKRING
A Gallagher Company

Why should you choose to work with Intasure?

New to Intasure – the Broker Portal



What is the Broker portal and why can it benefit you

- The broker portal is a secure platform set up for you, the broker, to manage your clients' purchases.
- The portal will enable you to directly purchase Holiday Home cover for your clients, without the need to consult agents, allowing for a cleaner purchasing process.
- This will launch in March (date tbc) ... watch out for further announcements very soon.

Scheme benefits exclusive for BIBA members

What's in it for brokers?

- Competitive commission rates (20%) for all brokers - both for new business and at renewal
- Free Legal expenses on all Holiday Home policies
- Experienced team in a specialist market
- Immediate cover and documents
- Bespoke marketing material upon request

Flexible and speedy service

- No minimum volume of policies required
- Payment on account option available
- Dedicated Business Support and Claims team
- Same working day referral turnaround
- Claims paid within 48 hours of being settled

How can we support you?

Marketing Materials

- Our products
- With your branding

Customer-facing

- Leaflets
- Digital collateral, pdfs etc.
- Bespoke emails

Broker-facing

- Product packs



Dragon Insurance

DO YOU HAVE A PROPERTY IN THE UK BUT LIVE IN THE EU?
RANGE OF BREXIT-PROOF INSURANCE SOLUTIONS TO PROTECT YOUR PROPERTY IN THE UK.

FOR ALL YOUR UK PROPERTY INSURANCE NEEDS
TALK TO ONE OF OUR ADVISORS TODAY.

FOR STATIC CARAVAN, LODGE & CHALET INSURANCE
TALK TO ONE OF OUR ADVISORS TODAY.

DO YOU OWN A STATIC CARAVAN, LODGE OR CHALET?
WE OFFER SPECIALIST INSURANCE COVER AND PROTECTION FOR YOUR PROPERTY AND ITS CONTENTS.

INSURANCE COVER AVAILABLE IN: UK, FRANCE, GERMANY, ITALY, PORTUGAL, SPAIN

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EMAIL: info@dragoninsure.com
WEB: www.dragoninsure.com



intasure
"intasure are the market leaders for overseas properties"

The Product
intasure provides specialist insurance cover for static caravans, lodges and chalets. This cover is available in the UK and across Europe.

BREXIT-PROOF INSURANCE FOR UK PROPERTY
Do you have a client that lives or works in the EU, but has a property to insure here in the UK?

Meet The Team
intasure is proud to have a team of experienced and qualified advisors to provide you with the best service possible. The advisors have extensive knowledge and experience.

Cover Available in 13 Countries
intasure provides specialist insurance cover for static caravans, lodges and chalets in the UK and across Europe.

New Sign
To get a quotation or discuss how we can help you and your customers, call our friendly team.

CALL TODAY
www.intasure.com

Why should your customers choose Intasure?

What your customers can expect from us



- Our specialist teams deliver for your customers
 - ❑ We can provide documents available in local languages



- Dedicated customer service – all UK based or (for Nordic) English language help lines
- We have experience in dealing with claims for the best part of 20 years
 - ❑ UK Claims team includes out of hours customer support
 - ❑ We use English speaking loss adjusters



- Transparent, value for money service (no hidden, mid-term fees)

Claims



- As the delegated authority, we are empowered to manage the claims process from end to end. So we don't need to go through insurers.



- We can talk to the brokers on behalf of the customer, or we can talk directly to the customer and keep you (the broker) informed of developments.

**NATIVE
SPEAKER**



- We only use English speaking, locally based, loss adjusters to investigate claims.



- We aspire to pay claims within 48 hours of acceptance.

Claims – how we deal with them

- A customer in Greece reports a claim with Intasure where their property endured both internal and external damage due to floods and strong winds.
- Our English speaking claims team ensures that their claim process can be dealt with speedily and efficiently.
- This includes swiftly sending out English speaking local loss adjusters to look at their properties.

Natural events that we dealt with in 2021



We managed 25 claims that arose from natural disasters across Europe in 2021.

These ranged from the floods in Germany, where we facilitated claims for 7 customers, to the wildfires in Greece, France, Italy, Portugal, and Spain, where we oversaw 18 claims.



And here's what some of our customers say



I am writing to express my deepest gratitude for your help and advice throughout the process of our insurance claim. From my initial conversation with Andy Hale when half our roof disappeared, through to a site meeting and several conversations with the appointed loss adjuster, a gentleman called Jonathan Hague from GHG solutions, I was extremely impressed with the sympathetic, helpful and professional manner in which everything was handled, backed up by a prompt resolution and payment of the claim.

I would be delighted to highly recommend Intasure and GHG solutions for services of the very highest standards, many thanks to all involved

Richard Allen, January 2021

I would like to thank you and your team, and the staff at Quadra, in particular Alexandra Wade, for your excellent service in dealing with our recent claim. Your patience and understanding were very important to us at what was a very difficult time, especially as we were unable to visit our holiday property immediately to check on the situation.

Customer name anonymised, January 2021

So in summary, why Intasure?



- Ease of getting a quote. When a customer requests a quote:
 - ❑ 95% will get a quote on first contact
 - ❑ 5% will go to underwriters. But we'll contact you back that same day.
- You'll receive a competitive commission - (20%) on every policy that you sell.
- We look after your customers every step of the way.

BIBA Conference – 11-12 May



EXHIBITOR

 **THE
BIBA
CONFERENCE
2022** | **Our Insurance
Community** | **MANCHESTER CENTRAL
11-12 MAY
BRITISH INSURANCE
BROKERS' ASSOCIATION**

BIBA Conference – 11-12 May



**WE BOOKED
OUR STAND**

 **THE BIBA
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2022** | **Our Insurance
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**SEE US ON
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- Learn about the features of this particular product
- Learn about how we have provided post Brexit solutions for your customers
- Learn about how we manage the customer claims process end to end within Intasure – liaising either directly with the customer or, if preferred, through the broker
- Learn about the market as a whole – where people are buying holiday homes and what they are looking for when buying them. As well as what the latest trends are.

Next Steps



- Sign up by contacting me – Nick_grant@ajg.com
- We will then send you the application form
- Sign up takes about 3 weeks
- Once this is done, we will send you:
 - A welcome pack
 - A sample IQ form (to obtain new business)

Nick Grant

Business Development Manager

Nick_grant@ajg.com

Thank you!
Any questions?

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The opinions and views expressed in the video are those of the contributors and are for guidance purposes only. Please contact us for further information

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www.intasure.com

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