

HD Consultants

**Range of
Plans and
Services**



For your information; H D Consultants is an Appointed Representative of Personal Touch Financial Services Ltd (PTFS) which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd FSA Register number is 187834.

PTFS is permitted to advise on and arrange transactions in Investment and Pension policies, mortgages and lifetime mortgages.

You can now check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

H D Consultants is a completely independent mortgage and general insurance intermediary using all the major UK banks and insurance companies.

We aim to give you a completely independent and impartial comparative quotation service for all type of personal lines mortgages and insurance.

We quote for just about every type of insurance and mortgage services on the marketplace. If you need any help or information please do not hesitate to contact us on 0870 2000 900.

The following is a breakdown of all types of policies and arrangements available via H D Consultants

INSURANCE

Property Owners

Commercial Premises :

Buildings and Loss of Rent

Public Liability

Schemes available for Industrial Estates & Property Portfolios.

Household

Full independent service for all buildings and contents insurance

Buy to Let:

Legal Expenses

Landlord's Contents

Properties occupied by DSS Tenants, Students & even Unoccupied

Blocks of Flats:

Buildings and Contents of the Communal Areas

PL and EL Extensions

Loss of Rent, plus Alternative Accommodation Expenses

Vacant Premises:

Fast Quotations

Fire, Lightning, Earthquake and Aircraft Cover

Option to include Wet Perils and Option for a 6 Month Policy

Option to include Property Owners Liability

Protection Products

Term cover, income replacement plans and critical illness plans are just some of the available arrangements for single and joint life requirements. Cover available for both the personal and corporate market.

Motor

All motor quotes available, including for new drivers.

Commercial Insurance Information

Commercial Lines Information:

H D Consultants uses an independent intermediary dealing with all the major insurance companies in the UK market. The commercial team comprises a wealth of insurance knowledge and experience. Our intention is to provide fast, efficient and comprehensive solutions to your insurance needs.

PI Information

Professional Indemnity Information:

H D Consultants works in conjunction with insurance specialists who run numerous specialist schemes for a variety of professions giving instant quotations with easy proposal forms and immediate cover.

Liability

Liability: Cover for all types of risks including Obscure & High Risk Trades
EL for Window Cleaners available
Most occupations catered for
Competitive Premiums

Travel

You can choose from single or multi trips.

Single Trip Travel Insurance:

Competitive Premiums & Immediate documentation

No Proposal - All the holiday requirements 'In One Package'

Ideal for One-Off Trips & Comprehensive Worldwide Cover

Personal Accident - Medical & Emergency Expenses up to £5million

Public Liability up to £2million & Legal Expenses up to £25,000

Multi Trips:

Comprehensive Worldwide Cover

Good Value for Money & Discounts available

Additional Cover & Choice of Insurers

Long Stay, Ski-ing, Backpacking . . Are you doing something different ?

We can help - Phone for info or cover on 0870 2000 900

Commercial Vehicle

Wide variety of insurers

Fast & Competitive quotes

Speedy cover can be arranged

Cover notes despatched the 'same day'

If you have more than 5 vehicles please call us for our fleet insurance:

Motor

Fleet insurance: Give us the work of placing your fleet insurance cover.

Minimum of 5 vehicles

Fleet insurance in isolation is available

Choice of Cover: fully comprehensive, Third Party, Fire & Theft, or TP only.

Motor Traders:

A package policy including Personal Accident

The best premiums in the market

Call us to discuss your needs

Trailer

Trailers, Horse Drawn Pony & Traps:
Trailers & horse drawn vehicles
Choice of plans
Monthly or annual premiums

Goods in Transit

Hauliers:
Tailor-Made Policies for Hauliers
Packages available for companies operating up to 5 vehicles
Goods in Transit
Legal Liability and All Risks Cover
European CNR cover if required
Temperature Controlled Traffic

Own Goods in Transit:

Covers Own Goods
All Risks Cover and Legal Liability
Temperature Controlled Traffic

Caravan

Competitive Premiums to include Public Liability
Cover for Static & Touring Caravans
Loss of Use - Includes Continental Use
Competitive premiums and Simple proposal
Cover for Touring & Static caravans
Loss or Damage to Contents and Personal Effect
New for Old cover for 3 years
Competitive premiums with fully comprehensive cover
No premium loading following a claim

Tradesmen

Contractors
Self-Build - Contractors:
For building your own home
Cover the contract works
Cover the liability and Choice of Insurers
Packages available for many trades from Plumbers to Quantity Surveyors,
Bricklayers to Plasterers, Caterers to Cleaners & Decorators to Window
Cleaners.
PL alone available
Packages for EL & Tools
Workforce up to 10 people
Affordable Premiums

Rider Plan:

For those who ride but don't own their own horse
Personal Accident
Riding Equipment
Emergency Vets Fees
Third Party Liability
Custodial Liability
Choose your riders Insurance Providers

Pets

Dogs, Cats & Rabbits:
Choice of Plans
Covers illnesses & injuries for life
Increased excess to reduce premiums available
Pensioner Discount
Multi-Pets Discounts
Third Party Liability (Dogs)
Kennel / Cattery / Boarding Fees
Free PetSafe Membership
Choose an Insurance Provider
Senior Pet Insurance:
Choice of Plans
Competitive Premiums
For Cats & Dogs - 8 Years Old
Pet Insurance:
Free National Pet Register Protection
Wide Range of Cover
Single Trip or Annual Policy

Choose Senior Pets Insurance Provider:
Birds
Choice of Plans
Death by Accident
Theft of Bird
Aviaries, Birdrooms & Equipment
Vets Fees
Public Liability
Personal Accident
Choose your birds Insurance Provider:
Horses & Ponies:
Choice of Plans
Dental Cover
Saddlery & Track
Hire of Horse
Loss of Entry Fee
Annual or Monthly Payments
Choice of Class of Use

Weddings

Cornhill Wedding Insurance
Cancellation & Additional Expenses
Wedding Attire, Rings, Presents, Photographs, Videos and more . .
Sums Insured can be increased subject to an additional premium
Marquee Extension
Can be extended to cover the wedding abroad or if the reception is up to 14 days after the ceremony.

E & L Wedding Insurance
Cancellation & Expenses
Wedding Attire, Rings, Presents, Photographs, Videos and more . .
Sums Insured can be increased subject to an additional premium
Counselling
Honeymoon Luggage
Can be extended to cover the wedding abroad or if the reception is up to 14 days after the ceremony.

Multiple births

Planning for the Unexpected From Twins - upwards!
Lump Sum Payment
Sliding scale of payments depending on the number of babies
Benefits for 2 Children from £1,000 to £3,000
Benefits double at no extra charge for more than 2 children
Pay someone to help over those first few weeks.

Musical Equipment

Cover for Loss, Damage & Theft
Personal Accident
Free western European extension
Hiring replacement equipment
Public liability for amateur musicians, semi professionals and disc jockeys
Monthly or annual premiums

Combined Policies

We can cover any premises.

The cover can include:

A Bespoke Policy for any Trade

Buildings Cover

Contents

Loss of Profits

Money

Legal Liability

Assault

Goods in Transit

Employee Theft

Package Policies

Packaged Policies: Dedicated Policies for Specific Trades

Fast, Cheap Quotations

Option available to add Buildings, Goods in Transit & Legal Expenses.

Loss of Licence

Theft by Employees

Freezer Food

for Cafes, Restaurants & Take-A-Ways:

for Pubs & Hotels

for Guest Houses

for Shops

for Offices

for Hairdressers

Nursing Homes

Insurance for Nursing Homes:

A wide range of Residents Accepted

Includes Residents Own Effects

Legal Liability

Loss of Profit

Loss of Registration

Legal Expenses

Engineering Cover

Wrongful Arrest

Working from Home

A Policy Tailored for Businesses 'Run from Home'

Wide range of Insured Perils

Cover for Documents, Discs & Tapes

Cover for Signs

Lock Replacement

Money & Assault

Additional Benefits available . .

MORTGAGES & LOANS

Mortgage Information:

H D Consultants works with skilled staff who have a vast range of experience acquired through well-known High Street lenders and brokers.

Through our expert associations, we offer a nationwide service and deal with approximately 170 lenders and over 5,000 mortgage schemes.

Loans

Competitively priced commercial & personal loans from household name providers, offering secured loan and unsecured lending services.

SPECIALIST P.I. & LIABILITY SCHEMES for;

IFA

Competitive Quotations from major underwriters

Computer & IT

Special Schemes to suit individuals or companies.

Architects

Choose a competitive quotation from our large number of underwriters

Engineers

Various Underwriters used to get Competitive Rates

Solicitors and Accountants

Access to Major Underwriters, Competitive Rates for your profession

Surveyors & Est. Agents

For the best Quotes at Competitive Rates.

Miscellaneous

Miscellaneous Risks:

All professions catered for.

PA Sports & Events

Protection from football to tiddlywinks.

All sports & events covered

Sell Endowments *

Why surrender a policy when you could sell it? Up to 40% better value could be achieved.

Medical Insurance *

Medical insurance services for individuals and group cover available.

IFA Products *

ISAs,

INVESTMENT BONDS,

STAKEHOLDER PENSIONS,

SAVING PLANS,

LIFE COVER ON WHOLE OF LIFE BASIS,

LONG TERM CARE,

RETIREMENT OPTIONS

WILL WRITING SERVICE

H D Consultants is a Member of The Society of Will Writers and Estate Planning Practitioners and provides a comprehensive Will Writing service.

* = Product advice in these areas will be provided by an authorised individual from the PTFS network.

H D Consultants is an Appointed Representative of Personal Touch Financial Services Ltd., which is authorised and regulated by The Financial Services Authority.

Your home may be repossessed if you do not keep up repayments on your mortgage. Full written quotes available on request. All mortgages and loans are subject to status.

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