

Part of One Broker

**TORQUE BIKE**



# TORQUE BIKE INSURANCE

SPECIALIST COVER DESIGNED FOR  
MOTORCYCLE DEALERSHIPS

# YOUR TORQUE BIKE TEAM

## CONTACT DETAILS



**Ben Bethell**

Scheme Executive

T: 01603 218290

E: ben.bethell@onebroker.co.uk

Ben manages and develops the Torque Bike scheme. He places a great deal of importance on client relationships.



**Alexa-Rae Bush**

Broking Technician

T: 01603 218220

E: alexa-rae.bush@onebroker.co.uk

Lexy joined One Broker in 2022. As a motor trade specialist she enjoys helping clients manage their risks.



**Andy Wilson**

Broking Technician

T: 01603 218259

E: andy.wilson@onebroker.co.uk

Andy works as a Broking Technician. He handles enquiries for all different types and size of client.



**David Hawes**

Account Executive

T: 01603 218248

E: david.hawes@onebroker.co.uk

David supports some of the largest Torque Bike clients and also works with a variety of clients in other sectors.



**Emma Cuviallo**

Senior Claims Technician

T: 01603 218237

E: emma.cuviallo@onebroker.co.uk

Emma's role includes handling Torque Bike scheme claims and providing support so clients get the best possible outcome.



**Sean Clark**

Group Managing Director

T: 01603 218281

E: sean.clark@onebroker.co.uk

Sean has held a variety of roles with several of the world's leading insurers, and now leads One Broker's teams in Norwich and Cambridge.



## INTRODUCING TORQUE BIKE

### High-quality insurance protection designed for motorcycle businesses

The scheme was developed because dealerships and other motorcycle-related trades have a huge range of responsibilities and assets, many of which need specialised insurance.

Having a dedicated scheme with a team who knows and understands this is key to getting cover you can have confidence in.

Torque Bike Insurance can be tailored by our knowledgeable team so that it fits each business' needs, providing cover for a wide variety of activities, including test rides, training courses and workshop tools.

Size is no restriction. Whether you are running a multi-location dealership or you're a sole trader based in one place, we will get to know what you do and

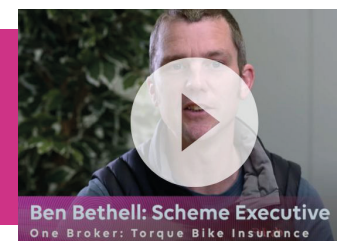
how your business works to find the right cover.

Choose us for your insurance needs and you can benefit from:

- Unaccompanied demo options
- Rider training cover
- A low claims rebate
- The option of a direct debit facility with a 2.5% service charge\*
- Full theft coverage
- Self-drive hire

### FIND OUT MORE ONLINE

Our website is home to news, articles, case studies, videos and more. Simply visit [www.onebroker.co.uk/torque](http://www.onebroker.co.uk/torque) to get the latest.



**Ben Bethell: Scheme Executive**  
One Broker: Torque Bike Insurance

\*6.4% APR Representative, subject to approval



# IN FOCUS: CLAIMS SUPPORT

**An understanding of a motorcyclist's vulnerability on the road by the Torque Bike team played a key part in this claims success story**

In April 2019, our client Shrewsbury Honda Centre Ltd got in touch with us.

They reported that one of their employees had been forced to ride defensively on one of the business' scooters to avoid a collision with a third-party car, which exited suddenly from a business park and moved into the path of the scooter.

The defensive action taken by the employee resulted in them falling

from the scooter, causing damage to it. The employee was unharmed.

However, because no contact was made,

**"I would definitely recommend One Broker's Torque Bike team. They are always competitive and very knowledgeable"**

**Bridget Henderson**  
Shrewsbury Honda Centre

the car driver's insurer claimed no liability for the incident and

refused to pay for the damage to the scooter.

## THE TORQUE BIKE TEAM GOT TO WORK

Our team's knowledge of motorcycles meant that we immediately understood the reason for the evasive action taken by the employee. We knew that there was a case, despite the fact that there was no contact.

Our in-house Claims Handler therefore encouraged our client to find a witness

who could make a statement about how collision had been imminent. A witness was then found by the employee on Facebook, who agreed to make a statement and testify in court. The third party's insurer continued to present barriers, but our Claims Handler determinedly chipped away at the case, chasing the other insurers until the case went to court.

At the hearing, the judge ruled in favour of Shrewsbury Honda Centre and ordered the car driver's insurers to pay for the damage. Thanks to our team's recognition of a motorcyclist's

vulnerability and the need for defensive riding, this case therefore reached a successful resolution.

"One Broker's knowledge of the motorcycle industry definitely helped. There aren't many insurance brokers who specialise in our industry, but they saw straight away that there was a case because they understand how vulnerable motorcyclists are. I would definitely recommend One Broker's Torque Bike team. They are always competitive and very knowledgeable." Bridget Henderson, Director of Shrewsbury Honda Centre Ltd.



## WORKING WITH BEN

Ben is a charity dedicated to helping those who work, or have worked, within the motor trade industry. They work with individuals and companies, providing crucial well-being and physical and mental health support. In later life, they also offer care such as nursing and respite services.

Because of this life-changing support, Ben is Torque Bike Insurance's chosen charity.

Supporting them gives the team the opportunity to give back to the community, which plays an important role in the team's working and personal lives.

Find out more online at [ben.org.uk](http://ben.org.uk)



A man with a beard and dark hair, wearing a black zip-up jacket, is focused on working on a motorcycle. He is holding a tool, possibly a wrench, near the handlebars. The background is blurred, showing what appears to be a workshop or garage setting.

# TYPICAL COVERS FOR YOUR BUSINESS

At Torque Bike, our aim is to ensure your business has the right level of protection, bespoke to your individual needs. Below is a selection of the covers available to consider when tailoring your policy.

**Employers' Liability Insurance:**

This is a legal obligation if you employ anyone within your business. It provides protection should an employee claim they were injured or the employment caused an illness during the time they worked for you. It also covers temporary staff and volunteers if working under your direct supervision and control.

**Public Liability Insurance:**

This protects you if a customer or member of the public claims they were injured, or their property was damaged because of your activities.

**Road Risk Cover:**

If you need to test ride a motorcycle you don't own, or transport it to another location, this will protect you for the journey. It can be extended to include accompanied and unaccompanied demo cover.

**Material Damage Insurance:**

This protects your business assets against a variety of losses, such as fire, theft and flood. You can also include your buildings, vehicles, tools and other business equipment should they suffer damage or be stolen.

**Self-Drive Hire Cover:**

If you rent out your motorcycles, this will provide financial protection should a motorcycle from your fleet be lost or damaged. It includes third-party liability.

**Transit Cover:**

Protection for motorcycles or parts stolen or damaged in transit (up to four motorcycles as standard).

**Products Liability Insurance:**

Cover for injury or damage caused to third parties arising from faulty products and services your business provides.

**Motor Trade Risks:**

Protection while vehicles are being driven on public roads for business purposes. This can cover multiple locations and employees, and you will have the option to choose comprehensive, third-party only, or third-party, fire and theft cover.

**Riding Training Cover:**

This covers you for providing learner courses.

**Wide Unaccompanied Demo Cover:**

Test ride protection for customers.



**One Broker Group provides independent insurance broking services to businesses and individuals throughout the UK. Whether you face standard risks or something more complex, we can source a wide variety of insurance products, tailoring them to meet your unique needs.**

Since 2009, our personal, expert approach has set us apart from the competition. With more than 100 highly skilled employees based in Norfolk and Cambridgeshire, we're able to serve both local and national clients, providing a personal service every time.

From specialist schemes for private ambulance companies to policies for unusual properties, we're dedicated to putting the right protection in place. We take the time to get to know you and your circumstances, before seeking the right policy at the best price. We'll communicate with you along the way, answering your questions honestly and openly.

And if the worst happens, our Claims team is on hand, working with you and your insurer to manage your claim.

As a Top 40\* independent commercial insurance broker, our award-winning service is underpinned by our people, who build long-standing relationships with market-leading insurers.

These partnerships allow us to develop comprehensive policies and schemes for standard and emerging risks, while handling claims efficiently and effectively.

**Contact us to discuss specific levels of cover and how we can tailor our packages to your individual needs.**



**0845 467 8737**



**[norwich@onebroker.co.uk](mailto:norwich@onebroker.co.uk)**

**[www.onebroker.co.uk](http://www.onebroker.co.uk)**



**onebroker1**

PROMOTION: One Broker and Torque Bike are trading styles of One Broker (Norwich) Ltd. Authorised and regulated by the Financial Conduct Authority.

\*Insurance Age, 2021