



# Specialist advice from your local insurance brokers

At James & Lindsay, you  
can enjoy total trust in our  
expert service.

bravo  
networks  
*awards*  
BROKER OF THE YEAR 2024

james & lindsay <sup>ltd</sup>  
insurance brokers

**Finding genuine insurance advice local to you isn't as easy as it seems. With so many options online, it's easy to choose cover that is both generic and ineffective.**

At James & Lindsay, we strive to offer trusted cover delivered by a team of dedicated insurance experts. We have been providing insurance for businesses of all sizes in the Colchester area and beyond for more than 90 years. We are built on experience and our clients recognise the first-class customer service on offer.

The advice our experts offer for both business clients and personal clients is independent and tailored to your needs. From insurance for businesses, agricultural insurance and protection for private clients, you are our priority.



## Commercial cover made with simplicity

As a business owner, there are a multitude of issues you could face and considering all of them single-handedly is dangerously unrealistic.

At James & Lindsay, our personal approach to commercial insurance gives us the opportunity to truly understand your business goals, needs and risks.

It means we can tailor a specific policy suited to you with ease. Since no two businesses are the same, our experts can offer independent advice that applies only to your business, whatever your size or sector.

## Commercial Combined

Tailored to the specific needs of your business, Commercial Combined cover usually includes a range of liability cover, business interruption, material damage to buildings, stock cover, and much more.

## Commercial Liability

A specific aspect of commercial insurance, our Commercial Liability can include employers' liability, public liability, cyber liability and measured liability policies to protect directors and officers.

## Directors & Officers

Quickly becoming a business essential, Directors & Officers (D&O) liability protects key staff from incidents arising out of their negligence, as well as scenarios involving discrimination and breaches of duty.

## Motor Fleet

Our Motor Fleet policy can protect vehicle fleets of 3 or more vehicles, covering breakdown, theft, windscreen damage, EU travel and unlimited liability against third party death or injury.

## Motor Trade

For repairers, bodywork specialists, MOT testers and more, Motor Trade cover is an ideal insurance solution, encompassing vehicles, tools and equipment and indemnity and liability cover.

## Professional Indemnity

Built to protect your professional acumen, Professional Indemnity helps you pay for compensation and legal fees after a mistake you make results in a loss for your client. A staple for professionals.

## Property Owners

From single property owners to those with large and diverse properties, our Property Owners cover can include a range of liability options, material damage and cover for unoccupied properties.

## Cyber

A bespoke design, our Cyber Insurance covers malware, ransomware, data theft and data loss. In today's world, Cyber cover is an essential, especially if you store sensitive client data.

## Tradesmen

Tradesmen of all kinds can be protected under our dedicated Tradesman insurance, covering tools and equipment, your van, ongoing projects and any liability issues you come up against.

## Shops & Offices

A diverse insurance product covering diverse needs, Shops & Offices cover can include buildings and contents cover, business interruption, assets, liability, stock cover and goods in transit.

Ready to find out  
more about how  
we can help you?

Call **01206 761 111**  
Email **[info@jameslindsay.co.uk](mailto:info@jameslindsay.co.uk)**  
Visit **[www.jameslindsay.co.uk](http://www.jameslindsay.co.uk)**



## Specialist cover for agricultural businesses

With superb relationships with leading UK insurers, we can offer specialist insurance schemes tailor made to meet your requirements.

Our agricultural Insurance team have ample knowledge to assist with your needs, making sure you're not paying for any cover you don't need.

## Agricultural Motor

Designed to reduce any risk of downtime for farmers, Agricultural Motor Insurance can include cover for ATVs, quad bikes, commercial vehicles, trailers, horseboxes and many more vehicles.

## Rural Protect

A specialist insurance product, Rural Protect provides farmers and rural business owners with bespoke personal liability cover and protection for the business itself during disputes.

## Farm Combined

Farms face a wide-range of risks, and Farm Combined Insurance aims to cover every risk under a single policy, including crop cover, liability, machinery, livestock, renewable energy insurance and equine cover.

Ready to find out  
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## High Networth Insurance

Premium cover for high value assets

Your possessions and assets deserve protection which reflects their value, whether it is the rebuild costs of a listed building or a settlement for a written-off luxury vehicle.

James & Lindsay's renowned service goes above and beyond to provide peace of mind, trust and integrity from the beginning to the end for our High Net Worth (HNW) clients.





## HNW Home

Bespoke contracts for your home buildings and contents within, our High Net Worth Home Insurance provides protection for unusual builds, jewellery cover, antiques, art and collections.

## HNW Motor

Shaped around your vehicles, our specialist High Net Worth Motor Insurance can insure prestige vehicles, supercars, classic cars and modified cars, home or abroad, with an array of additional benefits.

## HNW Travel

Benefit from Travel cover which can accommodate extended trips, worldwide cover and high cancellation and medical expenses limits.

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## Personal Insurance with a difference

Arranging insurance close to home can feel like an annual chore and it's easier said than done finding a policy that reflects the coverage you require.

At James & Lindsay, not only do we provide trusted insurance policies from leading insurers, we use our personal skills to ensure your policy matches your needs.

We are completely flexible about the advice we offer and how we deliver it. So whether you prefer to call us, email us or pop into our office, we can accommodate whichever you prefer. We can even visit your property if necessary.

With considerable experience assisting our clients in the local community and beyond, we are confident we can help you, too.



## Home

Tailored around your needs, our Home insurance can include comprehensive buildings cover including accidental damage, as well as personal belongings and contents to be covered worldwide if necessary.

## Motor

Designed to go against generic insurance quotes found online, our Motor Insurance works around your needs and can include windscreen, breakdown and multi-vehicle cover, no matter the vehicles.

## Holiday Home

Take care of your home away from home with our dedicated Holiday Home Insurance, this policy can include cover for loss of rent, liability cover and much more.

## Travel

Making holiday simpler from the moment you book it, our Travel Insurance is centred on where you go and what you do, suitable for backpackers, adventure holidays and those with pre-existing medical conditions.

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