Premium Finance

Manage Your Insurance Costs with Flexibility
Insurance is essential protection for your business or assets but paying the full annual premium upfront isn't always convenient for your cash flow.

That's where premium finance comes in.

Premium finance allows you to spread the cost of your insurance premium across monthly instalments, rather than paying the entire amount upfront.

We can arrange premium finance on your behalf – it is a straightforward way to maintain continuous cover while effectively managing your cash flow..

How Premium Finance Works
When we arrange premium finance on your behalf through a Premium Finance provider:

- the premium finance provider pays your insurer the full premium amount
- you repay the finance provider in fixed monthly instalments, typically over 10 to 12 months

Premium finance is ideal if you:

- want to preserve cash for other business priorities or operations
- prefer predictable monthly outgoings rather than one large payment
- are managing seasonal revenue fluctuations
- want to spread the cost of multiple policies across the year

Key Features

- flexible terms: instalments tailored to suit your needs
- competitive rates fully disclosed up front
- straightforward process: simple application and quick approval
- no hidden costs: transparent fees and clear terms
- interest charges and fees are often tax deductible; check with your accountant or tax advisor

Is Premium Finance Right for You?
We can advise on whether premium finance makes sense for your situation. Eligibility depends on factors such as credit history and the premium amount, but most businesses and individuals can access this option.

Get Started
Talk to us about how premium finance could work for your insurance programme. We'll explain the costs, terms, and options so you can make an informed decision that suits your budget and cash flow needs.