

# 10 Ways We Can Support Your Business

Specialist Risk Management for Your Business and for Your People.

for Block and Estate Managers

# Contact Us

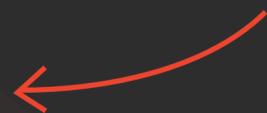
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*Scan to find out more*



# A Message From Our CEO



For organisations and people who need to be properly protected, Thomas Carroll is more than a risk manager; we're the trusted partner that gives you genuine reassurance and confidence.

As an employee-owned business, we take a particular interest in each client because our personal reputations are on the line with every interaction. We're invested in your success and committed to building a better future for our clients, colleagues and communities.

*Why?* Because with us, it's personal. We take pride in knowing that we're delivering the best possible risk solution and service, always with your best interests in mind. We invest time to understand you and your business so we can work as a team, finding the right ways to protect you and being there to support you when challenges arise.

*How?* Through outstanding personal service. We're here whenever you need us. We are accessible and responsive and always looking for better ways to help you. When it comes to claims, our in-house team is there to ensure you get the best possible outcome, giving you the support you need, when you need it.

*And what do we do?* We manage risk, protect wealth and engage people. From commercial and personal insurance to HR and Health & Safety, we're here to ensure your risks are managed and minimised, all with a genuine focus on your needs.

When you're with Thomas Carroll, you're choosing more than just a risk manager; you're choosing a team of professionals who are invested in your protection.

Because with us, every relationship is personal.

*Rhys Thomas* CEO

# Protecting Your Business and Team so that you can protect your clients.

At Thomas Carroll, we help businesses, charities and individuals make confident, informed decisions about insurance and risk. Block and Estate Management is one of our specialist areas.

We take the same care arranging Professional Indemnity and Directors' & Officers' insurance, which protects you and your team, as we do arranging the property insurance that protects your clients.

We understand the weight of responsibility you carry. Between regulation, liability and client expectations, it's a lot. And your role is not the same as an estate agent's. That's why your insurance programme should be built differently too, shaped to your needs and the way you work.

Alongside our insurance expertise, we can also help you take care of your team with:

- Employee benefits
- HR and employment law advice
- Health and Safety consulting

As an independent, employee-owned broker, we offer something different: a personal, tailored service backed by experience and integrity. We're not driven by shareholders or sales targets. Our focus is on delivering the right protection for you, your team and your clients, building lasting relationships based on trust and transparency.





# 10 Ways We Support Your Business Success

Of course, we can get competitive quotes and strong cover for your insurance needs. But we're more than brokers.

We provide advice, services and solutions to help your business and your people thrive. Here are 10 examples of how we can support you.

## 1. Protecting your business and your bottom line

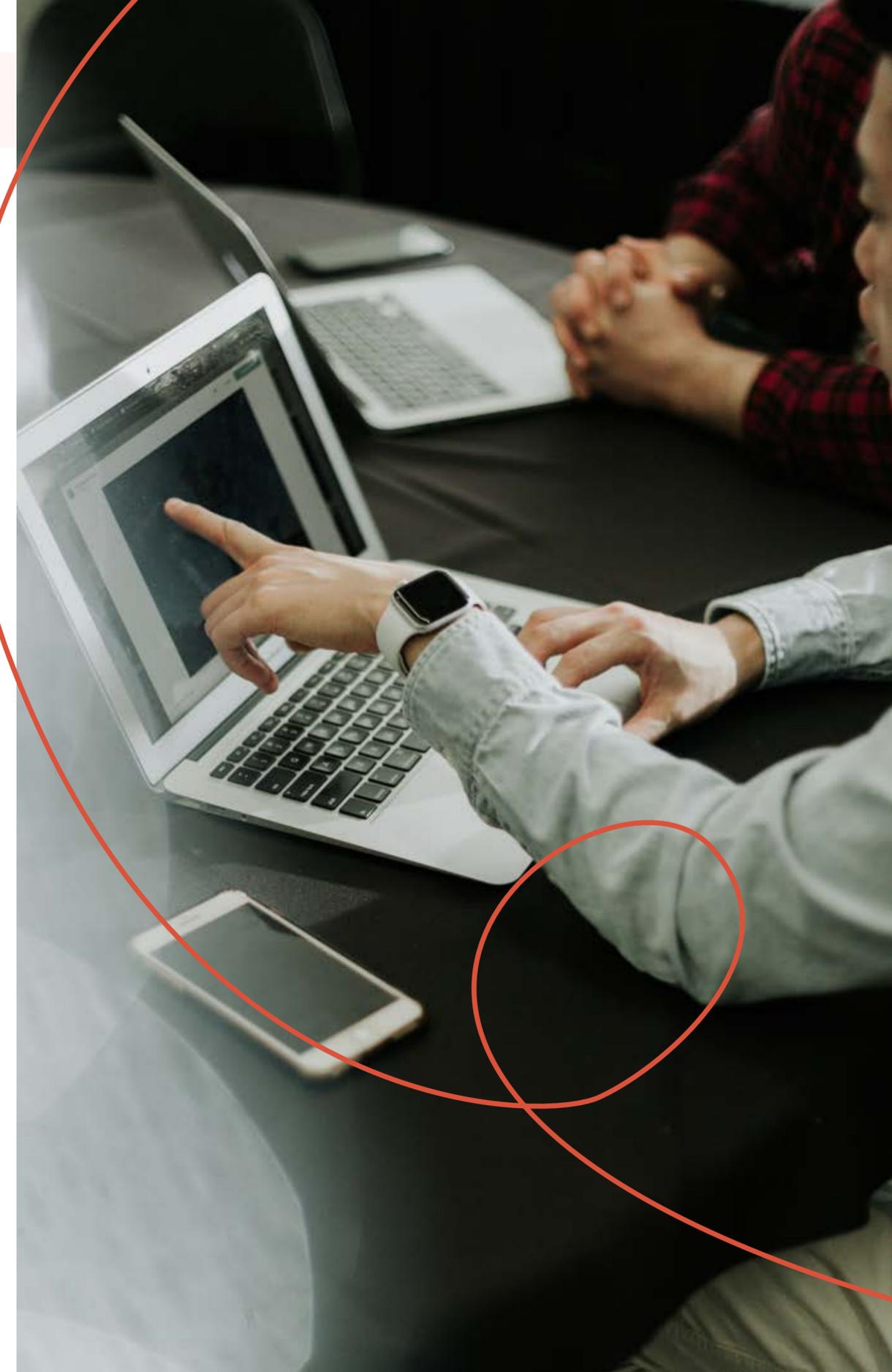
Our free, confidential insurance audit ensures that your cover, including Professional Indemnity, Directors' & Officers' and Liability, is right for your business and provides value for money.

## 2. Making insurance easier to manage

Insurance can be full of jargon. We cut through it. We deliver plain-English training for your team and for Residents' Management Companies, explaining how insurance is purchased, managed and renewed. This builds confidence, avoids disputes and makes sure everyone knows exactly what's in place to protect the property and its residents.

## 3. Supporting acquisitions and new sites

Taking on a new block? Our employment law specialists can guide you through TUPE, while our insurance advisers flag risks early. This can be especially important when higher-risk buildings are moving from a large portfolio programme to a smaller one.



**“ Working with the team at Thomas Carroll and in particular our Account Manager Rhys Grant has been a refreshing experience. They have taken the time to truly understand our business and our needs and given us confidence that we’ve selected a broker that really is on our side.**

**They have improved insurers’ understanding of our risk, working hard to present the steps we’ve taken to mitigate escape of water incidents leading directly to a lower excess. They have been completely transparent about their fee structure and always keep us informed and, most importantly, Thomas Carroll has secured a long-term agreement with insurers at a highly competitive premium. This has given us peace of mind and a sense of partnership we hadn’t experienced before.**

**We value their care, their understanding, and the time they dedicate to getting it right. We wouldn’t hesitate to recommend them.**

**CW Estates**

## 4. Helping you recruit and retain the best people

Our Employee Benefits Audit reviews your current benefits, showing whether they deliver value for money and where you could strengthen your offer.

We cover:

- Pension consultancy and governance
- Group risk and healthcare
- Flexible benefits
- Health and wellbeing initiatives

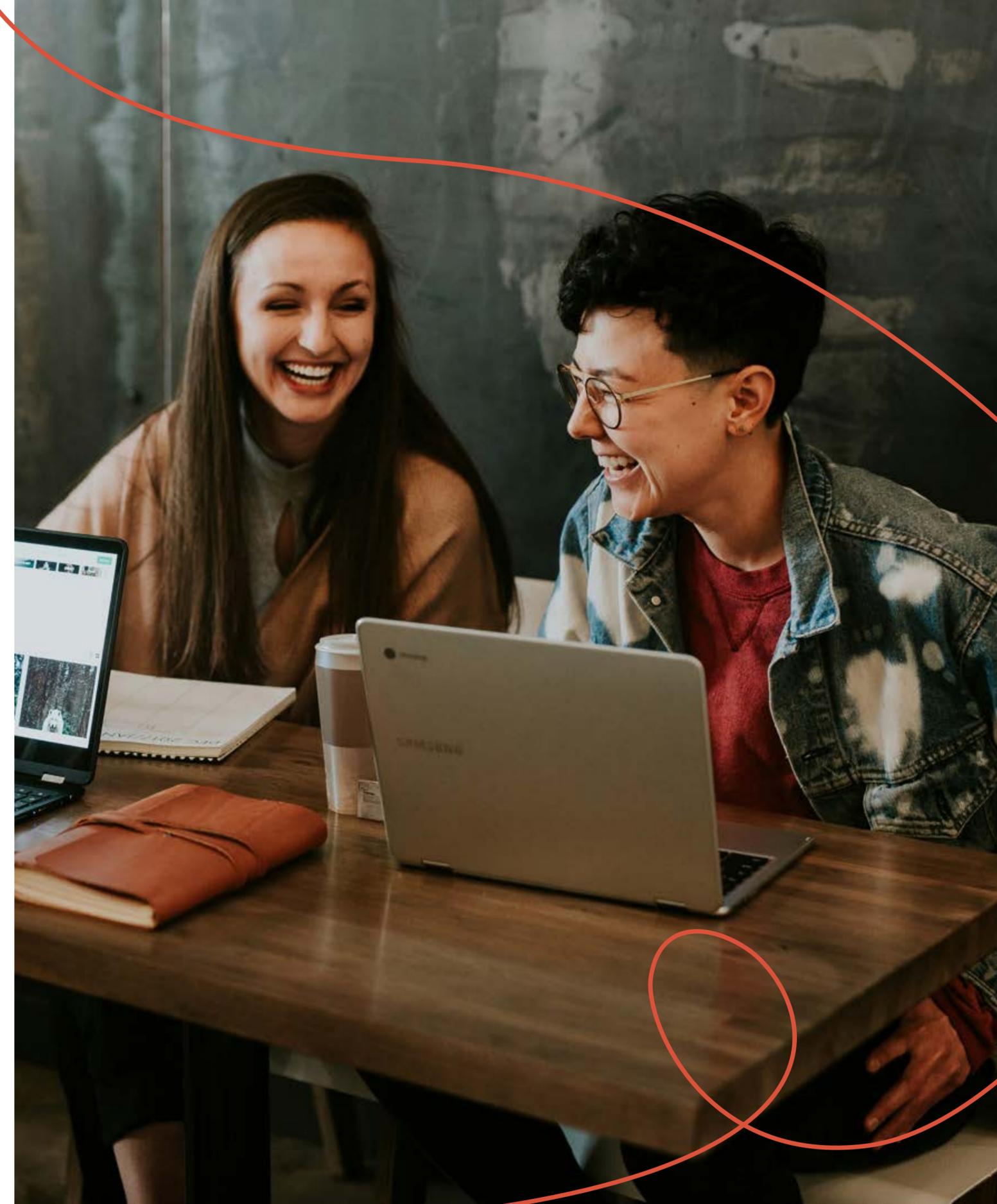
A stronger benefits package helps you:

- Build your employer brand
- Engage and retain staff
- Reduce turnover and recruitment costs
- Create a supportive workplace culture

## 5. Improving financial wellbeing

Happy, healthy employees are less likely to make mistakes. But money worries are one of the biggest causes of stress.

We will help you take simple, affordable steps to improve financial wellbeing. From pension reviews to financial education and employee assistance programmes. Small changes can make a big difference.





## 6. Reducing payroll costs and boosting take-home pay

Salary Exchange allows employees to swap part of their salary for non-cash benefits such as pension contributions. This reduces National Insurance costs for both you and them — lowering payroll costs and increasing take-home pay.

You can even reinvest savings into additional staff benefits.

We will conduct a Salary Exchange Feasibility Study to ensure it's the right fit for you, and we will implement it in compliance with all regulations.

Salary Exchange can also unlock other benefits such as:

- Electric vehicle schemes - tax-efficient access to low-emission cars
- Cycle-to-work schemes - tax-free bikes and accessories for healthy commuting

**“ We have been partnering with Thomas Carroll for a number of years to deliver a first-class benefits offering to our employees. We always receive a highly professional service from the Employee Benefits team. We’ve made significant cost savings and been able to offer a more competitive package since engaging with TC. Would highly recommend.”**

- Claire Harrington, VP Global HR, SPTS Technologies

## 7. Health & Safety: time for a check-up?

Our Health & Safety 'Health Check' benchmarks your arrangements against legislation and best practice. Then we create a tailored action plan to raise standards and manage risks more effectively.

Our chartered professionals have over 25 years of experience and focus on practical, sustainable improvements. We will give you confidence that risks are under control, compliance is met, and incident costs are minimised.

## 8. Training that protects your people and reputation

Our online Health & Safety courses reduce risk, support wellbeing and keep you compliant.

From fire safety to manual handling, mental health awareness to directors' responsibilities, our training is flexible, affordable and easy to fit around busy schedules. Courses start from £25.

## 9. HR support on demand

If you don't have a dedicated HR team, our fixed-cost HR Management Service gives you unlimited access to an adviser who knows your business.

We will help with policies, contracts and handbooks, while keeping you updated on employment law. And if you follow our advice, we will also cover tribunal costs and awards.

## 10. Specialist Employment Law Support

Employment law is complicated. Our specialist team will provide you with clear, commercial advice, covering policies and contracts, as well as day-to-day queries and tribunal representation.

With our financial security guarantee, if you follow our advice, we will cover all your legal costs and tribunal awards. That means complete peace of mind at a fraction of the cost of a traditional law firm.



“

Thomas Carroll has demonstrated flexibility and a willingness to work with us, often at very short notice. The training and support are *First class.*

The Celtic Manor

# The Team



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# Our Partners



# About Thomas Carroll

We've been protecting businesses, people and communities since 1972.

From our first office in Cardiff to our locations across Wales and England today, we have proudly maintained our independence for over 50 years. In 2022, we became employee-owned to safeguard that independence and protect our culture.

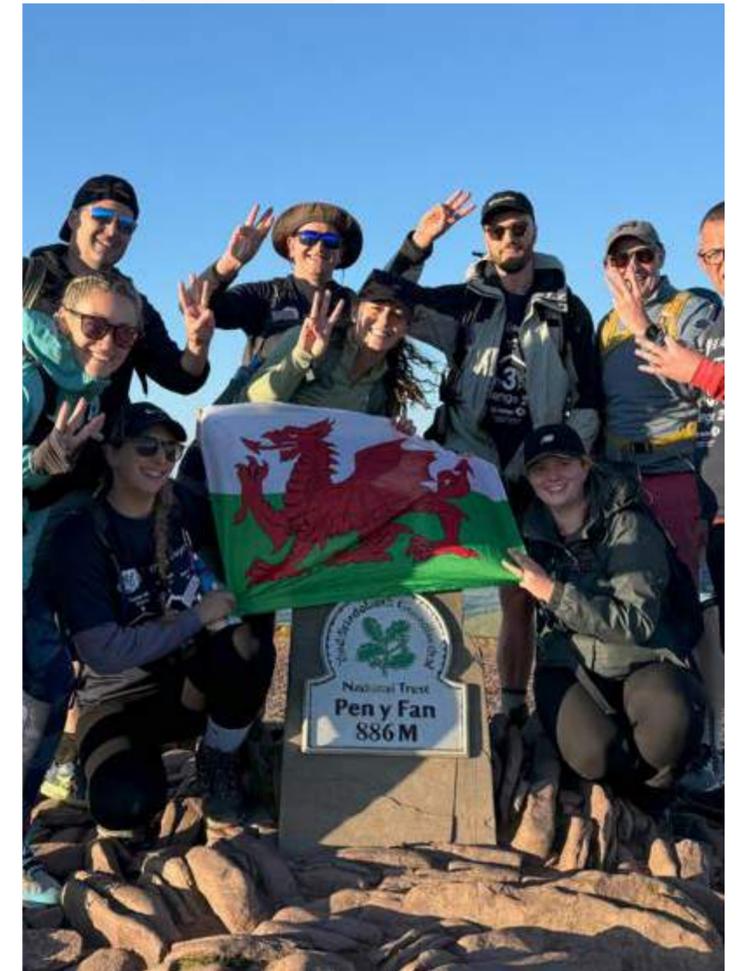
We provide:

- Commercial and personal insurance
- HR and employment law support
- Employee benefits consultancy
- Health and Safety advice

We're proud to have been named Insurance Broker of the Year several times and recognised as one of the UK's Best Companies to Work For.

But what matters most is the way we work with our clients: personal, transparent and focused on long-term relationships.

With us, it's personal.





With Us, It's Personal

For a full list of our services, please visit:

[thomascarroll.co.uk](http://thomascarroll.co.uk)