

Protecting the Human Capital behind your investments



What is Key Person Insurance?

In the complex and dynamic world of Private Equity and M&A, protecting your investments is not only fundamental to a transaction, but is often key to ensuring its longer-term value. Protecting the key people who underpin those investments is therefore critical at deal stage and de-risking the company's future strategy.

Medical Due Diligence

Medical Due Diligence is discrete process, managed by us from initial consultation, through to implementation. We will arrange and collate the necessary medical data, allowing us to negotiate the best terms for the needs of the client.

Having a key individual's medical data risk profiled by an insurance underwriter, any health risks associated with the management teams of Private Equity backed businesses can be detected early on. This allows these risks to be mitigated or improved upon before they could affect the ability to get cover.

What is the process?

This process has been developed specifically for private equity houses to place large risks and provide deal critical advice without the need to share information with a provider until we are wholly satisfied with the terms received.

When insurance forms part of the deal, time sensitivity can be crucial. We have implemented internal processes and a framework to control the entire underwriting process in house, allowing us to achieve quick and efficient terms upon application, any health risks to be identified at an early stage, and therefore a timelier intervention for both the business and individuals involved.

This is done by redacting our client's personal information and negotiating terms based purely on a precise medical profile and the financial insurability. Our strong relationships with the whole of the market providers and dedicated underwriters within each life office will work with us directly to place the risk in line with their respective underwriting philosophies.

Why choose PIB Insurance Brokers?

- > A partnership approach, controlled centrally by us
- > Quick, efficient and competitive terms, underpinned by strong relationships
- > Medical exams completed before the provision of a definitive quote, highlighting any key issues and allowing us to achieve the best terms available
- > Collation of all medical and financial evidence in-house to maintain continuity and control of the entire process



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