



No-one else is Close.

What is premium finance?

Premium finance is the easy way to pay for insurance. It's a loan that allows you to spread the payment for your premium over a period of time.

That's where Close Premium Finance comes in. Through your broker or insurer, we lend you the money for your premium at a competitive rate of interest. You then repay the loan through an instalment plan that allows you to manage your cashflow more easily.

Close Premium Finance lends from as little as £100 to sums in the millions. We lend to individuals on personal policies as well as companies with large multiple policies to fund. Our service and products are flexible enough to help you with any kind of policy and any method you wish to use for repayments.

When it comes to premium finance, no-one else is Close.

Who are Close?

Close Premium Finance is part of the Close Brothers Group, the largest independent, quoted merchant banking group in the UK.

Founded in the City of London in 1878, the Close Brothers Group now employs over 2,200 people and has total assets of £4bn.

Close Premium Finance introduced the concept of premium finance to the UK in 1977 and currently funds over £1.5bn of insurance premiums every year.

Award-winning service

However, size isn't everything. We also lead the premium finance industry in product innovation and service. No wonder brokers voted us 'Best Premium Finance Provider', 9 times in the last 13 years.

However, we are determined not to rest on our laurels and we always aim to give you the highest possible standard of service.

Who do we provide finance for?

There are two principal types of premium finance: personal and commercial lines.

Close Premium Finance offers a full range of products for both markets.

Commercial Lines

Close Premium Finance is the largest provider of premium finance in the commercial lines market. There is no maximum loan limit and funding can be arranged on an individual basis as well as 'off-the-shelf'.

Personal Lines

This facility arranges loans for personal insurance policies. Brokers have access to our personal lines facility round-the-clock and to our highly competitive rates of interest.

What are the benefits of using Close Premium Finance?

We work closely with your broker to help you manage your premium payments. We use a cutting edge technology called i-prompt to help brokers deal with your questions as swiftly and efficiently as possible.



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Is there much paperwork?

Because your broker can access our service online, paperwork is kept to a minimum.

How flexible is the system?

If you want to change your repayment date or add another policy to your premium it can be dealt with electronically, with one call. If you're a personal lines customer and you want to change your address, or the date on which we take your direct debit, for example, we can easily alter your payment plan to suit you.

How do I renew?

We will invite you to renew through your broker, well in advance of your renewal date. You will not be required to sign any further documentation.

Am I tied to any insurance company?

Close Premium Finance is independent so your broker is free to recommend the best policies. We simply forward the funds for your premium to your broker who then forwards it to the insurance company you've chosen.

How do I pay?

All monthly instalments are paid by direct debit. If a deposit is required, your broker will discuss payment with you. A number of options may be available.

Want to know more?

We hope this answers some of your questions about who we are and what we do.

If you'd like to know more, visit our website at www.closepf.com or call us on **0870 241 3418**

When it comes to premium finance, you'll find no-one else is Close.

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