BOUTIQUE

INSURANCE BROKERS

RISK STRUCTURED. FUTURE SECURED.

AUTHORISED FINANCIAL SERVICES PROVIDER

FSP NO. 52642

RISK IS NOT RANDOM.

—

IT IS STRUCTURED, LAYERED, AND CONSTANTLY EVOLVING.

At Boutique Insurance Brokers, we engineer insurance solutions that bring clarity, control, and certainty to complex risk environments.

RISK STRUCTURED.
FUTURE SECURED.

ABOUT BIB

Boutique Insurance Brokers is a specialist provider of structured insurance and risk advisory solutions.

We partner with businesses and individuals who require more than standard cover, delivering tailored solutions designed around real-world risk exposure.

Our approach is defined by precision, discipline, and long-term partnership, ensuring every solution evolves alongside your operational and financial environment.

ENGINEERED RISK SOLUTIONS.
BUILT WITH PRECISION.

MORE THAN BROKERS.

STRUCTURED RISK ADVISORS.

WE DO MORE THAN PLACE INSURANCE.
WE STRUCTURE PROTECTION, RESILIENCE AND CONTROL.

We don't simply place insurance.
We analyse, structure, and continuously refine your risk environment, ensuring your protection is aligned, effective, and built for long-term performance.

CLARITY

We simplify complexity, giving you a clear understanding of your risks and cover.

STRUCTURE

Every solution is carefully built to ensure stability, scalability, and control.

FORESIGHT

We anticipate change and adapt your protection before risks become problems.

HOW WE STRUCTURE YOUR RISK.

01	RISK DISCOVERY	Understanding your operation, exposures, and dependencies.
02	RISK ENGINEERING	Structuring protection and identifying critical gaps.
03	RISK TRANSFER	Strategic placement with aligned insurers.
04	RISK MONITORING	Continuous review through claims and performance data.

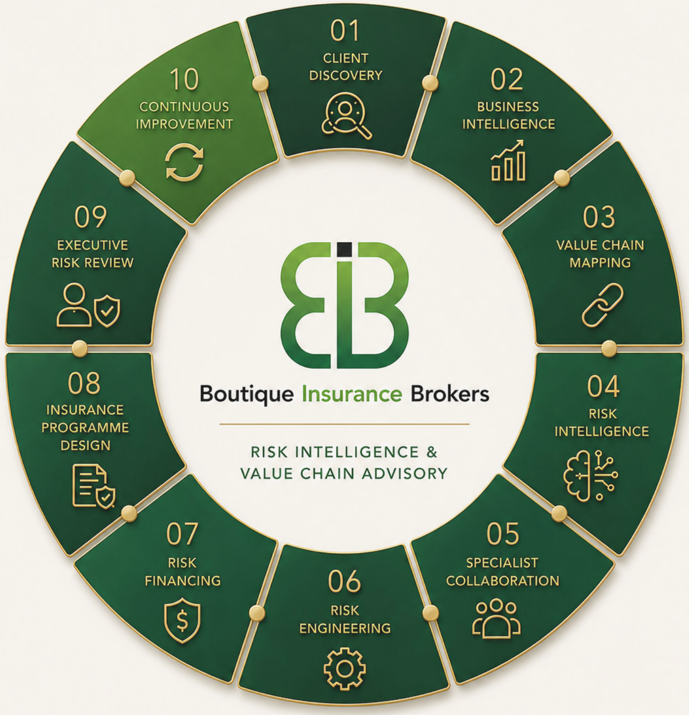
CO-ORDINATING RISK ACROSS THE VALUE CHAIN.

BIB RISK ADVISORY PHILOSOPHY.

Modern businesses operate through interconnected supply chains involving multiple specialist disciplines.

Boutique Insurance Brokers provides advice within the scope of its Financial Services Provider licence and its expertise in non-life insurance and risk management. Our role is not to replace engineers, freight forwarders, customs clearing agents, logistics providers, attorneys, accountants or other professional advisers.

Our role is to understand how these disciplines interact, identify where operational and insurable risks may arise, and ensure that these risks are considered within the client's overall risk management and insurance strategy.



OUR ADVISORY MODEL

UNDERSTAND

We develop a clear view of the client's business model, operations, contractual obligations and complete value chain.

IDENTIFY

We identify operational, contractual, financial and insurable risks at each stage of the business.

DIFFERENTIATE

We distinguish between matters falling within BIB's licensed advisory scope and those requiring specialist professional input.

COLLABORATE

Where necessary, we facilitate engagement with appropriately qualified industry specialists.

INTEGRATE

We incorporate relevant specialist insights into a co-ordinated insurance and risk management programme.

STRUCTURING CONTROL INTO YOUR RISK.

Our role extends beyond insurance placement.

01 Claims trend analysis and reporting

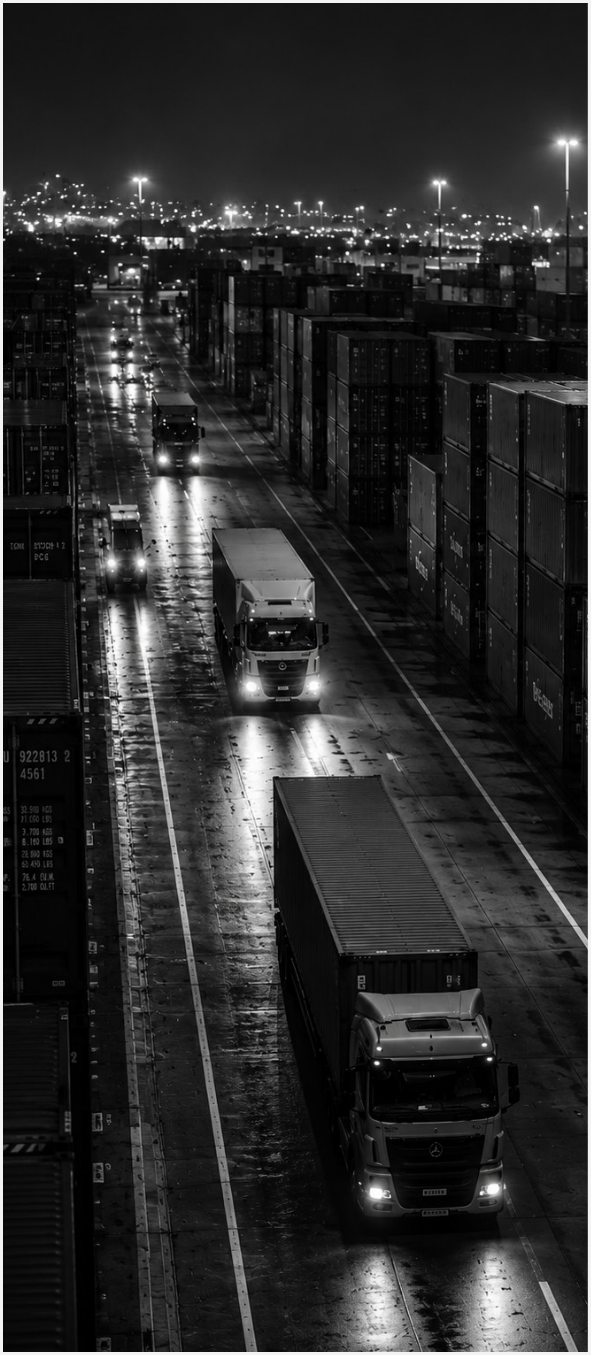
02 Risk inspections, digital inspection systems and operational intelligence

03 Fleet and operational risk management.

04 Underwriting alignment and optimisation.

05 Continuous monitoring and improvement.

Ensuring your risk is actively managed, not just insured.



SOLUTIONS BUILT AROUND YOUR RISK.

We provide structured insurance and advisory solutions designed to protect, perform, and evolve with your business. Every business carries a different risk profile. That is why we do not believe in one-size-fits-all insurance programmes. Our approach considers the interaction between your assets, operations, contractual obligations, people, liabilities and supply chain to ensure that protection is structured around the risks that matter most. The objective is not simply to insure what can go wrong. It is to understand the risk, structure the response and strengthen the business around it.

PROTECT

Assets, people and financial interests.

STRUCTURE

Insurance, liability and contractual exposures.

MITIGATE

Operational and preventable risk.

EVOLVE

Continuously adapt protection as the business changes.

COMMERCIAL INSURANCE.

Structured protection for your business, assets, and operations.

We ensure:

01 Asset protection

02 Business continuity

03 Liability management

04 Financial resilience

TRANSPORT & LOGISTICS SPECIALISTS.

We understand the complexity of transport risk.

OUR SOLUTIONS INCLUDE:

01 Heavy commercial vehicle insurance

02 Goods in Transit cover

03 Carriers Liability

04 Fleet risk management

ENHANCED THROUGH:

Telematics integration

Digital inspection system

Claims analysis and reporting

PROJECT & ENGINEERING RISK.

Contractors' All Risks, Erection All Risks, Professional Indemnity and contractual liability should not be considered in isolation. Together, they form part of a broader project-risk architecture requiring alignment between contractual obligations, professional responsibilities, construction exposures and insurance protection.

INCLUDING:

Contractors' All Risks (CAR)

Erection All Risks (EAR)

Professional Indemnity

Liability structures

STRUCTURED AROUND:

Contractual obligations

Project-specific exposures

Risk allocation frameworks

MARINE & CARGO RISK.

The movement of goods extends beyond the road.
We provide structured marine insurance solutions
to protect cargo across local and international supply chains.

OUR SOLUTIONS INCLUDE:

- Marine cargo insurance (imports and exports)
- Stock throughput structures
- Storage and distribution risk
- Multimodal transit cover

Designed to ensure continuity and protection across the full movement of goods from origin to final delivery.

END-TO-END SUPPLY CHAIN RISK.

The movement of goods is interconnected across road, storage, and sea. Risk does not exist in isolation.

It flows through every stage of your supply chain. At Boutique Insurance Brokers, we structure integrated risk solutions that protect the full movement of goods from origin to final delivery.

This includes:

INLAND TRANSIT
AND FLEET EXPOSURE

WAREHOUSING
AND STORAGE RISK

MARINE CARGO
AND INTERNATIONAL TRANSIT

LIABILITY ACROSS
THE LOGISTICS CHAIN

Our approach ensures continuity, visibility, and control across your entire operation.

SPECIALIST CORPORATE & LIABILITY RISK.

Complex businesses face exposures extending beyond physical assets and transport operations.

BIB structures specialist insurance solutions designed to protect organisations, directors, professionals and service providers against evolving legal, financial and operational liabilities.

- PROFESSIONAL INDEMNITY
- DIRECTORS AND OFFICERS LIABILITY
- CYBER INSURANCE
- GENERAL AND SPECIALIST LIABILITY
- ENVIRONMENTAL IMPAIRMENT LIABILITY
- SECURITY SERVICES LIABILITY
- EMPLOYERS' LIABILITY
- HOSPITALITY AND PROPERTY-RELATED RISKS
- GROUP PERSONAL ACCIDENT

PROTECT. SUPPORT. DELIVER VALUE.

**EXPERTISE BEYOND INSURANCE.
ADVISORY THAT STRENGTHENS OUTCOMES.**

Integrated support systems that help you manage risk, respond with confidence, and create long-term value.

01	RISK ADVISORY	Proactive identification and management of exposure.
02	CLAIMS SUPPORT	Responsive claims guidance, insurer engagement and client advocacy when it matters most.
03	VALUE-ADDED SOLUTIONS	Practical solutions and partnerships that enhance resilience and performance.

DELIVERING REAL-WORLD RESULTS.

01

Transport Operations
Helping clients reduce claims frequency through operational controls, fleet-risk management and continuous monitoring.

02

Commercial Risk
Supporting improved insurer engagement through clearer risk information, exposure analysis and underwriting alignment.

03

Programme Structure
Identifying material policy gaps, uninsured exposures and programme misalignment before loss events occur.

PHILOSOPHY.

CLARITY

We simplify complexity

STRUCTURE

Every solution is built with intent

FORESIGHT

We anticipate risk before it materialises

THE BIB PRECISION PRINCIPLE

Excellence is never accidental. It is built through discipline, precision and uncompromising attention to detail. Every component matters and every decision has a consequence. At Boutique Insurance Brokers, this principle underpins how we analyse risk, structure protection and deliver long-term value.

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