

ShoorahTM

Shoorah business *insurance solutions*

Empowering business wellbeing & protection.

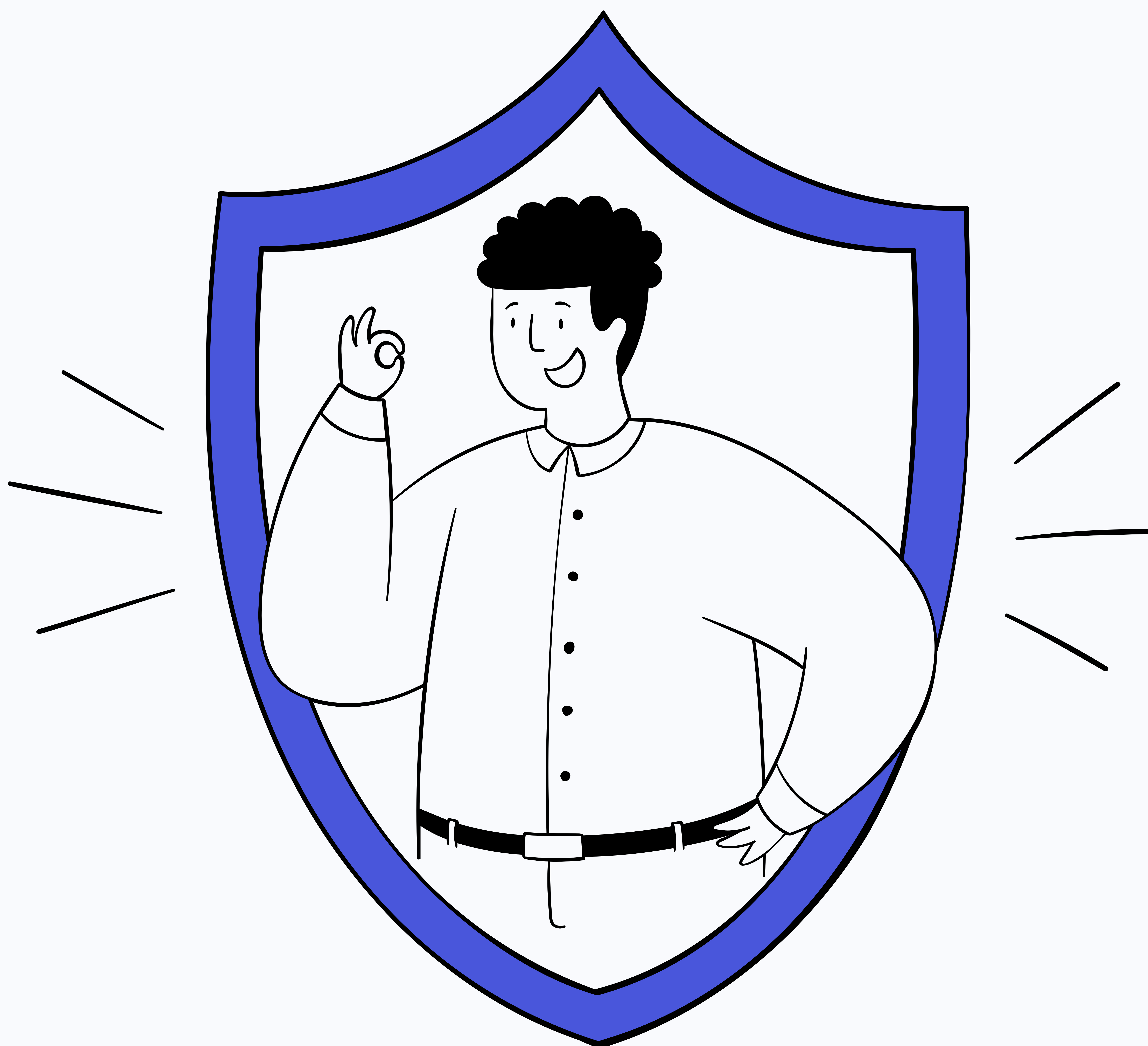


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Welcome & Introduction

At Shoorah, our mission has always been to support the mental, physical, and emotional wellbeing of people in the workplace. As part of this mission, we are proud to introduce our new insurance offering - a comprehensive suite of policies that safeguard your team while strengthening your business from within.

Built in partnership with AWARD Director & Employee Benefits Ltd, this offering combines FCA-authorised advice with deeply considered insurance products. These policies not only meet legal and tax requirements - they also deliver meaningful, real-world protection for your team and your bottom line.

This pack outlines every product now available through Shoorah Insurance, and what each can offer your business - whether you're a growing SME or an established firm seeking greater peace of mind.



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About Shoorah Insurance

Shoorah Insurance is more than a set of policies - it's a fully integrated wellbeing and financial protection service designed to meet the evolving needs of today's businesses.

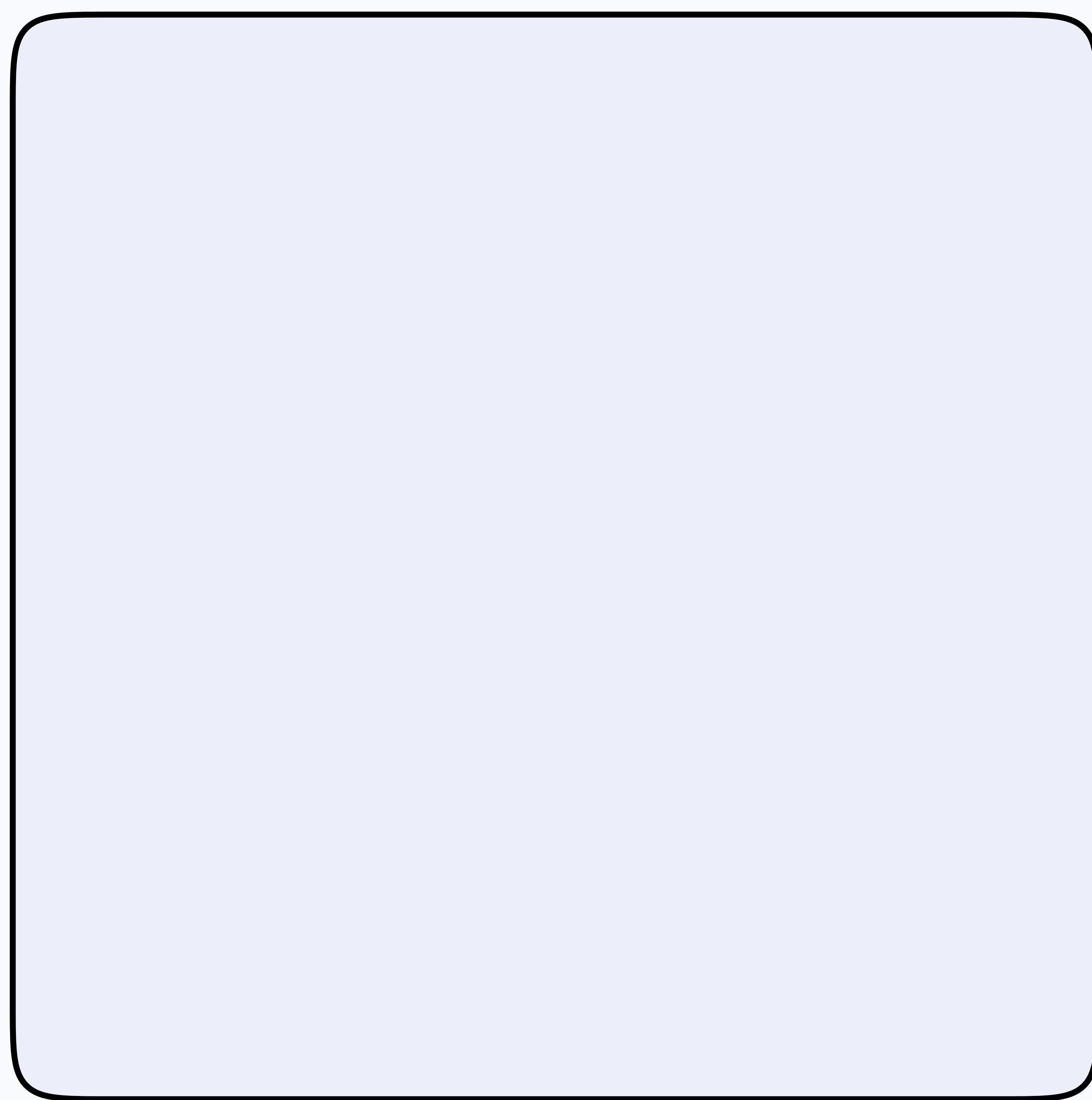
As the cost of living rises and competition for talent intensifies, companies must demonstrate that they care about their employees' financial security. Our offering gives you access to insurance products that do just that - offering meaningful benefits, peace of mind, and retention value.

From life insurance for directors to group schemes for employees, our approach is flexible, compliant, and ready to deploy at scale. Whether you need to protect revenue, key talent, or employee health, Shoorah Insurance gives you the tools to do it confidently and compliantly.



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Meet Our Insurance Director



- Andrew Ward, DipPFS

Managing Director, AWARD Director & Employee Benefits Ltd

We're excited to welcome Andrew Ward as the lead on Shoorah's insurance operations. Andrew brings decades of industry experience, a strong track record with underwriters, and an unwavering commitment to professional excellence. Fully FCA-regulated, he is the strategic link between Shoorah's wellbeing vision and the financial solutions needed to support it.

Andrew will be working with our CRM team to identify and onboard businesses into our insurance framework. He will also support compliance, underwriting negotiations, and client education - ensuring a smooth and effective rollout of Shoorah Insurance products.

Final legal agreements are signed, and we are now awaiting full compliance sign-off - which will enable the official go-live across all eligible client accounts.

Our Insurance Offering

At Shoorah, we offer a comprehensive range of business insurance products that are designed to protect both your employees and your business. From key person protection to healthcare benefits, each product is tailored to suit the needs of modern companies looking to safeguard their teams and ensure business continuity. Below, you'll find an overview of our core insurance plans, all designed to provide meaningful protection and support.



Relevant Life Insurance

A tax-efficient life insurance policy for directors and employees, paid for by the company.

Benefits:

- Corporation tax-deductible for the business
- No benefit-in-kind for the employee
- Pays a lump sum to the family if the employee passes away
- Ideal for directors or key employees outside group cover



Key Person Insurance

Covers financial losses from the death or critical illness of a key employee.

Benefits:

- Helps cover lost revenue and recruitment costs
- Protects profits, contracts, and loan obligations
- Gives peace of mind to investors and shareholders



Shareholder Protection Insurance

Ensures remaining shareholders can buy shares of a deceased or critically ill shareholder.

Benefits:

- Keeps control with existing shareholders
- Provides fair value for the deceased's shares
- Prevents disputes or forced share sales



Group Life Insurance (Death in Service)

Pays a tax-free lump sum to an employee's family if they die during employment.

Benefits:

- Employee benefit that demonstrates care
- Attracts and retains top talent
- Cost-effective and quick to arrange

Our Insurance Offering



Group Income Protection

Provides a percentage of salary if an employee is unable to work due to illness or injury.

Benefits:

- Helps employees maintain financial stability
- Reduces pressure on the business to pay full salary
- Includes rehabilitation and return-to-work support



Group Critical Illness Cover

Pays a lump sum if an employee is diagnosed with a serious illness.

Benefits:

- Financial relief during difficult times
- Highly valued employee benefit
- Enhances your wellbeing strategy



Private Medical Insurance (PMI)

Provides fast access to private healthcare for employees.

Benefits:

- Reduces absenteeism due to quicker treatment
- Boosts morale and productivity
- Shows your commitment to employee wellbeing



Dental Insurance

Covers routine and unexpected dental treatment.

Benefits:

- Promotes wellness and reduces time off for appointments
- Simple and cost-effective to implement
- Great addition to flexible benefits



Health Cash Plans

Refunds everyday health expenses like optician visits, physio, and prescriptions.

Benefits:

- Affordable way to support staff health
- Employees can claim quickly and easily
- Encourages proactive healthcare

Process, Integration & Compliance

We ensure that the process of securing the right insurance coverage is both smooth and compliant. Our seamless integration with your existing systems, alongside full regulatory adherence, guarantees that you can focus on running your business while we handle the protection of your team.

Our Process:

1. Consultation & Plan Selection:

We help you choose the best insurance products for your business needs.

2. CRM Integration:

Your selected plans are integrated into our CRM for easy management, renewals, and tracking.

3. Ongoing Support:

We provide continuous assistance with policy updates and claims management.

4. Data Insights:

Our CRM offers valuable analytics to help you make informed decisions.

Compliance Assurance

Shoorah's products are FCA-regulated and fully compliant with UK laws. We work with AWARD Director & Employee Benefits Ltd to ensure all policies meet legal and tax requirements.

- FCA-Regulated: Our products adhere to FCA standards.
- Legal Compliance: All documentation is signed and reviewed for legal adherence.
- Final Compliance Sign-Off: We're nearing full compliance approval, ensuring complete regulatory alignment.

With Shoorah, you can trust that your business is always protected and fully compliant.

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Contact Us

At Shoorah, we're here to help you secure the right insurance coverage for your business. Whether you're ready to get started or simply have some questions, our team is always available to provide expert advice and guidance.

Contact Information:

Andrew Ward
Managing Director, Shoorah Insurance

Phone: PLACEHOLDER
Email: info@shoorah.io

We look forward to discussing how we can provide the best insurance solutions for your business.



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