



PJ Aiken Insurance Services

PJ Aiken was established in 1974 to provide independent insurance advice to the thriving community around Dorset's historic county town of Dorchester. Founded by Peter Aiken, he was a highly respected and popular figure – to many he was the unofficial face of Dorchester.



Today we continue to uphold his beliefs in meeting the needs of local people, using our considerable knowledge and unique understanding of the area to secure the best for our clients. He saw himself as a broker for the community; and his philosophy, aims and ambitions continue to inspire the company that still bears his name.

Like Peter, we consider it an absolute priority to manage accounts entirely in the interests of our clients and through a process of carefully managed growth we are now able to offer a range of high quality products and financial direction.

We are delighted to be considered a part of the community and pride ourselves on maintaining personal contact with our customers. By making sure we fully understand our clients' bespoke demands and needs, we are able to offer ethically sound, on-going advice.

The latest developments in the industry are closely monitored and our specialist product knowledge allows us to deliver prudent and appropriate guidance with confidence.

History & Philosophy

Claims

When things go wrong it's comforting to know the people who can help sort it out.

PJ Aiken Insurance Services has a small, highly qualified team that knows how important it is to look after clients when they need us the most – when they make a claim.

We set up policies, but we also deal with claims so our clients know they are in safe hands and have the continuity of contact, which provides even greater peace of mind, throughout the process.

Our insistence on exceptional levels of customer service and long-standing relationship with insurers mean we are very well placed to ensure claims are brought to a swift resolution.



'My property had burned down the year before and I was at the end of my tether with my previous broker. I was about to settle for £80,000 but PJ Aiken provided invaluable advice which enabled me to negotiate a settlement of £120,000.'



PJ Aiken Insurance Services has a specialist commercial division dedicated to providing business insurance solutions and policies from sole traders to SMEs through to corporate clients. As well as ensuring our existing clients continue to be matched with the insurer that best suits them, we offer new customers a complete review of their insurance position and provide cost-effective solutions tailored to their needs.

Cover is available for a comprehensive range of business entities from professional practices to contractors, retail operators and property owners to complex marine risks with quotes and policy documents delivered in hours not days.

We recognise that no two businesses are the same and at PJ Aiken we have built a fine reputation for creating bespoke, package-style schemes that comply with all relevant trade and industry regulations. However, the most important assets of any business are the people it employs and we have protection available for them, as well being able to protect the personal assets of company directors.

We can also arrange cover for business interruption and against the legal liabilities a company might incur.

We believe the insurance process should be as straightforward as possible, but our local knowledge and understanding of the area's economy mean we recognise that unique policy wording is often required to meet specific requirements. We can negotiate policies for clients precisely tailored to their individual circumstances.

Cover is also available that will ensure a personal loss adjuster is appointed to represent you so you are not potentially disadvantaged against 'insurer appointed' claims negotiators, following a sizeable loss.

Monthly payment facilities by direct debit are also available on all policies; and our in-house claims handlers are highly trained to ensure claims are dealt with quickly and efficiently.

Finally, our knowledge of the region's commercial environment enables us to add further value to our services, for instance by identifying marketing opportunities and acting as an informal networking device for our clients.

'I have always struggled to find cover for my business because of the high risk nature of what we do. PJ Aiken understood exactly what was required and delivered a perfectly tailored policy within a few hours.'

Commercial

Financial

We are proud to introduce our preferred partner for financial products, PJ Aiken Ltd, who have also built their reputation providing clear and trustworthy advice on a range of financial matters and we are proud to be associated with them.

As Independent Financial Advisers, they are able to access the leading providers and therefore can take an impartial view of the latest products available.

In line with our Company philosophy, their specialist advisers operate to the very highest professional and ethical standards expected while making regular client contact an absolute priority. They have a proven track record of building and maintaining long-lasting relationships with clients, underpinned by excellent results and frequent portfolio reviews.

They believe the key to successfully protecting and creating wealth for our clients lies in appreciating their individual investment needs and objectives. Their portfolios are built using asset-backed investments, including stocks and shares, to achieve real capital growth in the medium and long-term.

Investment management is driven by a combination of specialist experience, focused research and current market conditions to secure a productive outcome, whether for growth or income.

With the people and tools to make a positive difference to personal and corporate clients alike, PJ Aiken Ltd's after-sales service includes regular reports and comprehensive valuations.

Authorised and regulated by the Financial Services Authority, they can offer advice on:

- Executive and personal pensions
- Group pensions schemes
- Annuities
- Unit trusts
- Bonds
- ISAs
- All types of life assurance
- Inheritance planning
- Private medical insurance
- Permanent health insurance



'We're entering retirement secure in the knowledge the money invested by PJ Aiken Ltd is giving us better than expected returns.'

Personal

You never know what life is going to throw at you so it pays to put high-quality protection in place and PJ Aiken Personal Insurance Services has a competitive range of products to cover all aspects of risk items.

Home

Protecting your home is a fundamental instinct and our household department specialises in making sure you get the cover that best suits you.

- Standard contracts feature computer-generated quotations and documents that can be issued at the point of sale.
- Contracts based on a sum insured provide our clients with policies specifically tailored to include stipulated amounts of cover on certain items of risk.
- With unique tailored contracts, we can offer specialist high net worth personal insurance and have developed a number of products designed for customers that required minimum sums insured of £250,000 for buildings and £100,000 for contents. Cover is also available for thatched and Listed properties with a full insurer survey to confirm the appropriate level of cover required in the event of a claim.



Motor

By investing in the latest technology we are able to produce instant quotes and issue policies immediately.

Motor insurance is one of the most fiercely competitive areas of the market and we pride ourselves on being able to offer market-leading products that cater for a discerning client-base, backed by a very personal service.

Our expertise in the market means we can also negotiate bespoke packages for risks that fall outside the confines of the computerised quotation system.

Travel

For all our local expertise, we like to think our clients are never far away and have an extensive portfolio of travel insurance products.

In consultation, we will determine the level of cover that is most appropriate to any given travel commitment, from a weekend away to annual cover for clients working outside the UK. For convenience, cover can be purchased from our website.

'When I moved into my new property PJ Aiken guided me in finding the right policy with the correct cover that I needed. Now I enjoy complete peace of mind.'

Personal





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