



# NETWORK

Insurance & Financial Planning

#WithYouEveryStepOfTheWay

**WHO WE ARE 3**

**YOUR TRUSTED INSURANCE PARTNER IN GUERNSEY & JERSEY 4**

**PERSONAL INSURANCE 5**

**COMMERCIAL INSURANCE 6**

**PRIVATE CLIENTS 8**

**PERSONAL CLAIMS SERVICE 9**

**FINANCIAL PLANNING 10**

**EMPLOYEE BENEFITS 11**



# WHO WE ARE

First established in 1993, Network Insurance & Financial Planning is proud to be Guernsey's oldest independent insurance broker and financial adviser. For more than three decades we have built our reputation on trust, expertise, and a personal approach that puts our clients first.

As a privately owned family business, we are not tied to any one provider or product. This independence allows us to search the market on your behalf, finding the right cover at the most competitive premium. Whether you are an individual, a family, or a business, our clients all benefit from the same core promise: a tailored service, professional advice, and reliable support when it matters most.

We offer truly independent advice across both insurance and financial planning, meaning we can support you with every aspect of your financial life. Whether you need to protect what matters most, plan for the future, or take a holistic view of your finances, our expertise ensures that you receive clear, tailored guidance all in one place.

Our dedicated claims team provides personal assistance from start to finish, ensuring that claims are handled quickly, fairly, and with minimal stress. We see ourselves as your advocate, not just your broker.

Over the years, our commitment to innovative and friendly advice has earned us the loyalty of clients in the islands and internationally. High levels of client satisfaction, referrals, and long-term relationships are a testament to the trust we have worked hard to build.

At the heart of Network, is a team of experienced professional advisers who combine both knowledge and a genuine commitment to helping clients. Whatever your needs, we are here to guide you with clarity, care, and confidence.

## A HISTORY TO BE PROUD OF

**1993**

Company incorporated

**2006**

Goater family purchased company

**2012**

Company rebranded, to include purple and hexagons  
Oliver Goater appointed as MD

**1996**

Name changed to NetworkDirect Limited

**2009**

Acquisition of Kraken Group Limited  
Acquisition of CCV Risk Solutions Limited

**2025**

Purchase of RB Book of Business  
Bex Goater appointed as Joint MD

**2019**

Name changed to Network Insurance & Financial Planning Limited  
Obtained General Insurance Licence in Jersey

**2013**

Best of Awards  
– Voted 3rd Most Loved Broker in UK (national award)

**2023**

Awarded Individual Customer Service Award at Guernsey Customer Service Awards

**2016**

Best of Awards  
– voted Highly Commended Business in Guernsey & Highly Commended UK, Insurance Brokers

**2024**

Awarded Overall Best Insurance Provider and Female Leadership awards at Channel Islands WealthBriefing Awards

**2018**

Celebrated 25 years of Network by raising £45,000 for two local charities

**2015**

Purchase of and move to own premises, "Network House"

# YOUR TRUSTED INSURANCE PARTNER IN GUERNSEY & JERSEY

We provide independent advice and tailored insurance solutions for individuals, families, and businesses. Our role is to protect what matters most to you, with cover that's carefully matched to your needs.

## WHAT CAN YOU EXPECT FROM US?

---

- A personal, tailored service
- An independent search of the market
- Competitive premiums by leading insurers
- Personal claims service with a dedicated claims team

## LOCAL

Network is a privately owned and run, local family business and has a proven track record of providing innovative, specialist advice to both local and international clients.

Network Insurance & Financial Planning is regulated in Guernsey by the Guernsey Financial Services Commission and in Jersey by the Jersey Financial Services Commission.

## INDEPENDENT

Being privately owned and fully independent, Network Insurance is free from ties to any single agent or insurer. This gives us the ability to approach multiple markets — including Lloyd's of London — to find the most suitable solutions. Our clients gain a distinct advantage: access not only to a wider range of insurers but also to exclusive products available through our trusted markets

## CLAIMS SERVICE

At Network, we have a real commitment to customer care and have built a reputation as the company that puts its customers first. Our solution is underpinned by customer service standards, to ensure that you receive the highest quality of delivery, whilst controlling costs.

## TREATING CUSTOMERS FAIRLY

The way in which we treat our customers is an integral part of our business principles, reflecting the value we place on customer focus.

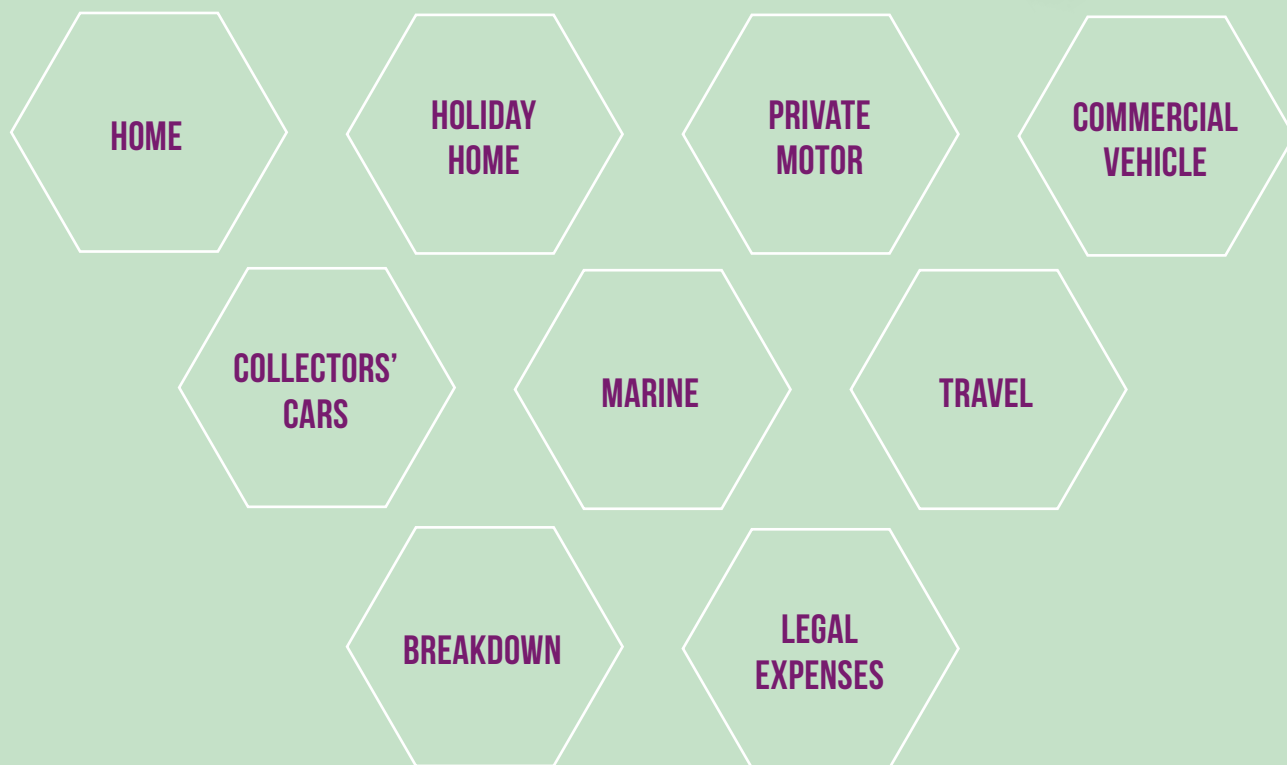
It is one of our key objectives to be known as the insurance broker and financial adviser that delivers exceptional customer service and trusted, best-in-class-advice.

# PERSONAL INSURANCE

Life comes with risks, but the right insurance means you can get on with living it. We arrange cover for your home, contents, vehicles, and personal possessions, ensuring that you're protected should the unexpected happen. Whether it's everyday motor insurance, a family holiday, or specialist cover for a boat or high-value items, we'll find the right policy at a competitive premium.



## WE HAVE A WIDE RANGE OF INSURANCE SOLUTIONS FOR:



We pride ourselves in offering a personal service, built on relationships. We aim to get to know you and what you need from an insurance policy. Our focus is on building long-term relationships, giving you the confidence that your insurance will evolve with your needs. That way, as an independent broker, we can match your requirements as closely as possible using our wide range of different insurers and policies.

**CONTACT OUR PERSONAL INSURANCE TEAM TODAY**

T +44 (0) 1481 739873 E [personal@network.gg](mailto:personal@network.gg)

# COMMERCIAL INSURANCE

Running a business is demanding enough without having to worry about risk. At Network, we support companies of every size — from local firms to large organisations — by providing clear advice and comprehensive cover. We understand that every business is unique, which is why our personal approach ensures the solutions we recommend are tailored to your specific needs.

As a wholly independent broker, we are free to work with a wide range of insurers, including specialist markets such as Lloyd's of London. This independence means we can secure the right protection for your business, drawing on both broad market access and exclusive products.

Our role is to safeguard your people, your assets, and your reputation — giving you the confidence to focus on running your business.

## WE HAVE A WIDE RANGE OF INSURANCE SOLUTIONS FOR:

**BARS & PUBLIC  
HOUSES**

**BUILDERS  
& PROPERTY  
DEVELOPERS**

**CAFÉS &  
RESTAURANTS**

**CARE &  
RESIDENTIAL  
HOMES**

**EVENTS**

**GROUP TRAVEL**

**GUEST  
HOUSES  
& HOTELS**

**PERSONAL  
ACCIDENT**

**PLUMBERS &  
ELECTRICIANS**

**PROFESSIONAL  
INDEMNITY**

**PROPERTY  
OWNERS**





**CHARITIES**

**CYBER  
LIABILITY**

**COMMERCIAL  
VEHICLES**

**DIRECTORS  
& OFFICERS  
LIABILITY**

**HAIRDRESSERS  
& BEAUTICIANS**

**MOTOR  
FLEET**

**OFFICES**

**SHOPS  
& RETAIL**  
(inc online)

**STALLHOLDERS**

**TRADESMAN**  
(wide range of  
trades covered)

**WASTE &  
RECYCLING**

We have access to wide range of insurers and our experienced brokers will advise and recommend the best value covers for your business. When you take out a policy with us you can rely on our support, and we'll always be on-hand to offer on-going advice and guidance as your business evolves and changes.

**CONTACT OUR COMMERCIAL INSURANCE TEAM TODAY**

**T +44 (0) 1481 701400   E [commercial@network.gg](mailto:commercial@network.gg)**

# PRIVATE CLIENTS

At Network, we understand that your lifestyle is unique, and some clients require more complex or bespoke insurance arrangements.

Our private client service is designed for individuals with high-value homes, prestige or performance vehicles, yachts and aircraft, or significant collections. We provide a discreet and personal approach, tailoring policies to ensure complete protection while simplifying the management of your insurance portfolio.



## WE HAVE A WIDE RANGE OF INSURANCE SOLUTIONS FOR:

**HIGH-VALUE  
HOMES**

**OVERSEAS  
& SECONDARY  
RESIDENCES**

**PRESTIGE &  
PERFORMANCE  
CARS**

**FINE ART,  
JEWELLERY &  
COLLECTIONS**

**YACHTS &  
MARINE**

**WORLDWIDE  
TRAVEL**

**FAMILY  
OFFICE**

**PERSONAL  
CLAIMS  
SERVICE**

**FINANCIAL &  
WEALTH  
PLANNING**

Working with us provides you with a single point of contact as well as the support of a larger dedicated private clients team who will work tirelessly for you. We pride ourselves on offering regular face-to-face meetings, as required, to discuss your individual needs, review risks and ensure adequate cover. Should the unexpected happen, our in-house claims management team will handle the claim on your behalf, from notification right through to satisfactory settlement.

**CONTACT OUR PRIVATE CLIENTS TEAM TODAY**

**T +44 (0) 1481 701400 E [privateclients@network.gg](mailto:privateclients@network.gg)**

# PERSONAL CLAIMS SERVICE

At Network Insurance we have a real commitment to customer care and have built a reputation of always putting our customers first.

Making a claim is often the moment when insurance really proves its value. Network Insurance provides a vital free service of experienced support when it is needed most. With our expertise, we can provide help and guidance with all aspects of claims from a minor bump to a major catastrophe.

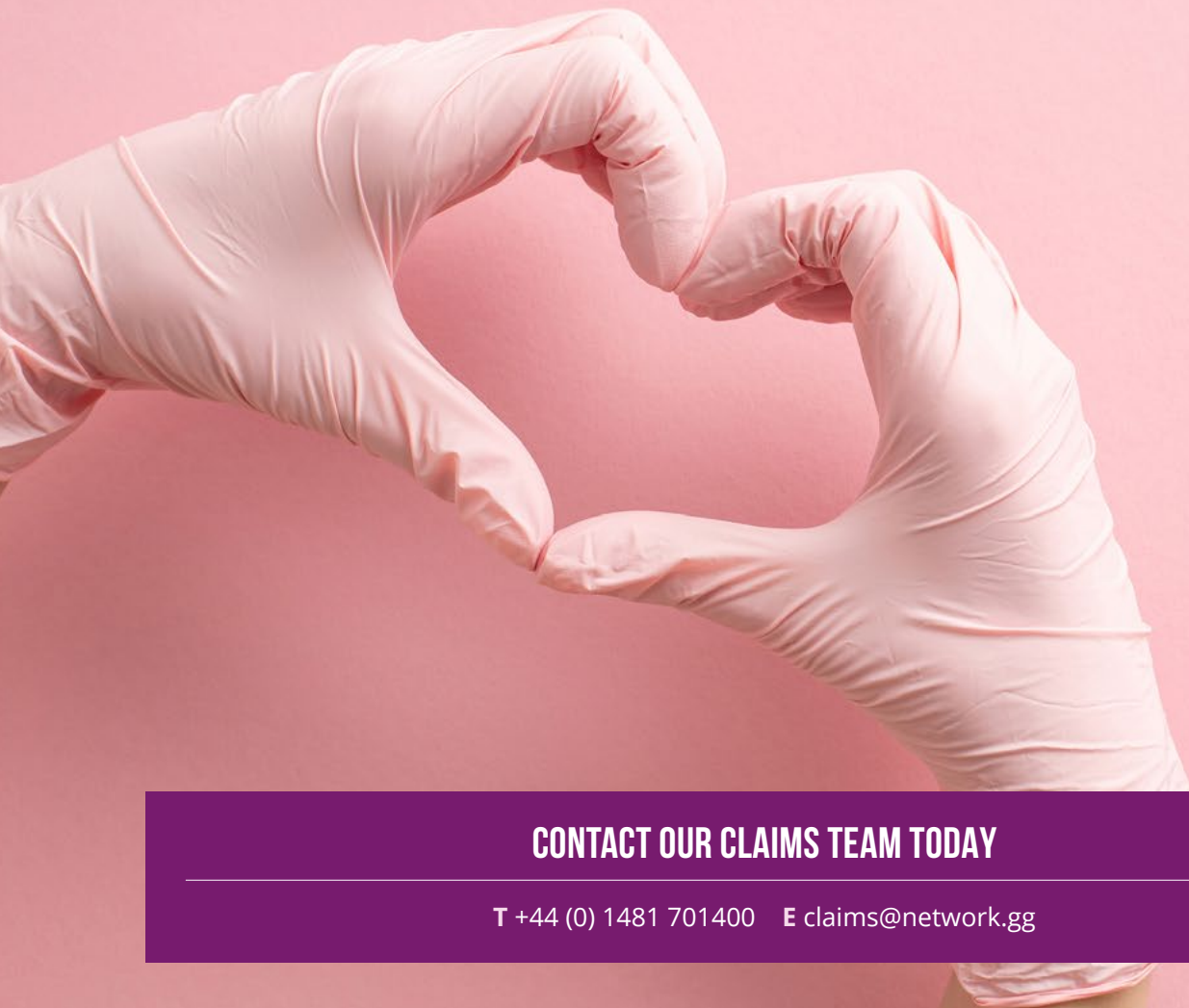
At Network we believe our claims service is one of our core competencies and a fundamental area of our company. Over the years Network has also built up effective and close working relationships with all the relevant companies such as motor repairers, architects, builders, electricians, plumbers, advocates, and loss adjusters, thereby ensuring we are well placed to assist you in your time of need.

Our in-house claims team acts as your advocate, working directly with insurers to achieve swift, fair, and efficient settlements. We handle the administration, follow up on progress, and keep you fully informed, allowing you to focus on getting life or business back to normal.

Whether the claim is large or small, personal, or commercial, you can rely on us to:

- ◆ Provide a single point of contact throughout the process
- ◆ Manage communications with insurers and third parties on your behalf
- ◆ Offer clear advice and guidance on documentation and requirements
- ◆ Push for timely resolutions and fair outcomes

For us, claims are not just transactions — they are opportunities to demonstrate our commitment to service and to stand firmly on your side when it matters most.



**CONTACT OUR CLAIMS TEAM TODAY**

T +44 (0) 1481 701400 E [claims@network.gg](mailto:claims@network.gg)

# FINANCIAL PLANNING

At Network Financial Planning, our team of qualified Independent Financial Advisers in Guernsey provides holistic financial advice designed to help you make informed decisions about your money and your future.

As independent advisers, we are not tied to any one provider. This means the advice you receive is impartial, giving you access to choice, value for money, and the benefit of our knowledge and expertise. We also maintain a regularly reviewed panel of approved providers, so you can be assured that the options we recommend are carefully selected and suitable for your needs.

We offer advice and support across many areas, including:

- ◆ Pensions and retirement planning
- ◆ Investment advice
- ◆ Personal protection, such as life insurance, critical illness cover and income protection
- ◆ Private medical insurance
- ◆ Business protection, including key person cover and shareholder protection

We also provide personalised holistic financial reviews and ongoing advice across a wide range of areas, ensuring your plans are and remain aligned with your goals and circumstances. Our advisers can review existing pensions and investment arrangements to determine whether they are on track to meet your future objectives, such as retirement planning or other long-term aspirations, and provide tailored recommendations where adjustments are needed.

Regular reviews are an important part of financial planning, helping you adapt to changes in your personal circumstances, the economy, market, or legislation. This ongoing process ensures your financial arrangements continue to support your goals, both now and in the future.

Our approach is forward-looking as well as responsive. We take the time to understand your goals and priorities, then work with you to keep your financial plans on track as life evolves. By building an ongoing relationship, we aim to give you clarity, confidence, and peace of mind at every stage of your financial journey.



**CONTACT OUR FINANCIAL ADVICE TEAM TODAY**

T +44 (0) 1481 701400 E [advice@network.gg](mailto:advice@network.gg)

# EMPLOYEE BENEFITS

At Network Financial Planning, we understand that looking after your employees is key to looking after your business. A well-structured employee benefits package not only helps attract and retain talented staff, but also promotes wellbeing and loyalty in the workplace.

We can advise on and arrange a wide range of employee benefits, including:

- ◆ Group healthcare and dental cover
- ◆ Death in service benefits
- ◆ Critical illness and permanent health insurance
- ◆ Workplace pensions

In addition, we offer employee reviews and health checks, helping your team to understand how their workplace benefits fit alongside their personal financial planning. This holistic approach ensures employees can make the most of the support available to them, while also identifying any gaps in protection or coverage. By aligning company benefits with individual needs, the overall package delivers greater value for both employees and the business.

Employee benefit schemes are often set up with long-term intentions, but without regular reviews they can become outdated, misaligned with employee needs, or unnecessarily expensive. We can review any existing arrangements to ensure they remain cost-effective, appropriately structured and offering suitable levels of cover. Where required, we can also recommend and implement new schemes tailored to your business and your workforce.

Our goal is to provide practical, independent, and technical advice that helps you deliver real value to your employees while ensuring your business receives the best return on its investment in staff benefits. Our service offering is designed to ease the administrative burden, saving your business time and resources.



**CONTACT OUR COMMERCIAL & PROFESSIONAL TEAM TODAY**

T +44 (0) 1481 701400 E [commercial@network.gg](mailto:commercial@network.gg)



Network House,  
3 Jubilee Terrace,  
South Esplanade,  
St Peter Port,  
Guernsey, GY1 1AH

**T** +44 (0) 1481 701400  
**E** [admin@network.gg](mailto:admin@network.gg)  
[www.network.gg](http://www.network.gg)

Network Insurance & Financial Planning  
Limited is regulated by The Guernsey  
Financial Services Commission No. 26548  
and by The Jersey Financial Services  
Commission No. GIMB0258