

## measure your success with our tailor-made solutions



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### Dear Reader,

As the nights grow longer and the days shorter, the winter season is closing in and before we know it, Christmas is here and this year will belong to history.

There is one last push to make this year count, be it on a professional or a personal level. Don't let your guard down, strive for the unattainable and keep up the good work!



### Thinking of becoming Citynet partner? - Here is what to expect!

As a new broker interested in working with Citynet you may wonder what is in store for you? Well, here is a brief idea of the brave new world. We only work with regulated intermediaries so you should be an FCA, Central Bank of Ireland or equivalently approved broker. Here are the **five steps** you need to follow:

→ **First step:** Complete our agency application form along with providing your financial accounts and proof of your PI cover.

→ **Second step:** Once the application is approved internally (around a 7-day process) you will receive our Terms of Business Agreement which is GDPR compliant. You will also receive ...

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### PRODUCT OF THE MONTH

#### EXCESS OF LOSS



### We have the expertise to work with you across a broad range of industries

The need to ensure that a business of any size has sufficient levels of liability cover has never been greater.

Even a relatively small incident can result in a large claim for loss that could bring a business's financial stability into question.

Please see [our website](#) for further details on our Excess of Loss service.

[Find out more >](#)

### MORE FROM THE CITYNET HQ



#### Citynet get involved in the Insurance Day of Giving - fight against Dementia

This year, Citynet Insurance Brokers will take part in the 'Insurance Day of Giving' helping those affected by Dementia.

The campaign, which is an Alzheimer's Society initiative, aims to raise ...

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#### Citynet sponsors Springfield Football Club under 14's girls team

Our latest sponsorship goes to Springfield Football Club in Chelmsford, Essex and more exactly to the under 14's Girls Football team.

Springfield Football Club has a long and proud history of providing football...

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#### Could your business survive the effects of Product Withdrawal symptoms?

A product recall or withdrawal can be the most dangerous thing that can happen to a business. Its effects can rock production profits all over the world - a great number of products are being recalled across Europe, every week.

Can your business afford to take that risk?

[Read more >](#)



#### BIBA Scotland 2018

The curtains at BIBA Scotland have closed and we can now reveal that the winner of our luscious M&S Hamper is Mr. Gregg Ross from Laurie Ross Insurance Brokers.

Thank you all for participating and see you at #BibaScotland 2019!

[Read more >](#)



Don't ignore it  
Act on it!

#### Things to consider when purchasing business Cyber coverage

Based on your business size, sectors and geographic locations in operation, your cyber protection needs may vary.

There are a few further things one can look at for when deciding on a cyber-insurance policy cover...

[Read more >](#)

Please contact us for any risk queries you may have by simply using the contact details below.

020 7488 7950

[broker@citynet.eu.com](mailto:broker@citynet.eu.com)



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