everywhen

Affinity partnerships

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A message from Paul Buckle, managing director of affinities and partnerships

"We're proud to support organisations, member groups and associations with tailored insurance solutions that reflect the needs of their communities.

Everywhen has a solid track record in delivering specialist schemes across a wide range of sectors, helping partners offer real value to their members through trusted advice, exclusive products and a service that puts people first.

Schemes are designed to be flexible. They can stand alone or integrate seamlessly into your existing offering. We work closely with long-term insurer partners to deliver cover that's relevant, reliable and built to last.

Success in this space depends on a few key things:

Long-term commitment

We focus on sustainable partnerships, not short-term quotes

Clear member value

We help you deliver tangible benefits that make membership matter

Industry understanding

Our teams take the time to understand your sector and the risks your members face

Results that count

Our partners see stronger engagement and new revenue opportunities

Personal service

You'll work with a dedicated team who know your business and care about getting it right

We also offer marketing support to help you promote the scheme, from co-branded campaigns to tailored content that speaks directly to your members. With our claims advocacy service, your members get efficient, fair support when it matters most.

Everywhen can arrange exclusive products that are built around the needs of specific sectors, offering benefits that aren't available on the open market, helping your members feel protected, valued and supported.

We're here to build lasting partnerships, and we'd love to explore how we can support your business and clients."

About Everywhen - for every community
Knowing your everyday is protected creates confidence and security.
That’s what Everywhen is here for.

We bring together the closeness and care you’d expect from a regional or specialist adviser with the protection capabilities we’ve built and nurtured over many years. We have the scale of being part of one of the UK’s largest insurance brokers, The Ardonagh Group, and the agility of being deeply rooted in the communities we serve, allowing us to offer a unique experience that Everywhen can deliver.

We understand that no two clients are the same. That’s why our team takes the time to listen, learn and tailor protection to fit. Whether it’s a tricky-to-insure business or a fast-changing risk, we’re here to help. We have created over 300 schemes and have strong sector expertise across the UK.

We focus on providing support that considers all sides of the story, making sure we find the right information for each specific risk. We’re not just about policies. We’re about people. We work alongside you to find the right cover, the right advice and the right support, so your clients can move forward with confidence.

Why partner with us

When working with us, you can expect:

Accessible expertise

We're not just easy to deal with. We're here to make a client's experience effortless, so we strive to be proactive, responsive - making life as easy as possible.

Effortless experience

We work with clients how and where they choose. Whether it's online, in person, through employee benefits or in risk management, we'll be there, delivering the basics brilliantly and the complex with skill.

Community focus

We're deeply rooted in the communities that we serve, allowing us to offer a unique experience that Everywhen can deliver. A genuine care for getting it right drives every decision we make.

Marketing support

We don't just offer insurance; we help you create and share content that supports your wider marketing goals. As a partner, you'll have access to tailored marketing materials, co-branded campaigns and content designed to speak directly to your audience. Whether you're promoting to members, clients or communities, our team is here to support your outreach and help you make an impact.

We put your clients first, every time

It’s important to choose an insurance partner that aligns with your values. Throughout our affinity and partnerships division, we manage over 300 insurance partnerships, across a wide variety of industry sectors.

Our goal is to consistently distinguish ourselves from other brokers by taking a fully transparent, informed approach to delivering what we believe are best-in-class products, along with comprehensive risk, claims, and consultancy services, every time. We want to help you better protect and enhance your brand, reputation, balance sheet, cashflow, assets and people.

For every challenge

We’re keen to work alongside partners who share our values and commitment to doing insurance the right way. Together, we can build something futureproof that truly adds value for your clients.

“I have worked with Paul and his team for over a decade. Over that time the Making Music Insurance Scheme has enabled thousands of amateur musical groups to organise their activities for tens of thousands of individuals with confidence. The insurance scheme is our No1. Member benefit (as chosen by our members). It’s designed with options that are easy to follow and understand, and are specifically tailored to their needs. The team have always gone out of their way to understand the needs of our members, and that is reflected in the popularity of the scheme. It is a pleasure working with Paul and his team!”

- Barbara Eifler at Making Music

Here’s how we’ll support you

Understand and manage risk

We’ll help you identify, manage and mitigate the risks your members face - designing a scheme and policy wording that’s relevant, robust and accessible, both digitally and non-digitally.

Strengthen your position with claims

We’ll work with you to help reduce claims and support when they arise.

Put customer outcomes first

Everything we do is shaped by the principles of Consumer Duty. That means designing products and services that are fair, transparent and built around your members’ needs.

Demonstrate value at every step

We’ll help you clearly articulate the value your scheme delivers, through every stage of the customer journey.

Collaborate on growth

Our dedicated marketing team will work closely with yours to create a joint strategy that educates, promotes and drives growth.

For every opportunity

As a valued partner, we will never grow complacent. From the outset, we'll work with you to enhance your member proposition, broadening the range of products that you currently offer your clients.

We'll look to expand your product portfolio to include:

- Life assurance
- Income and business protection
- Motor and household
- Private medical insurance, including affordable cash plans

As well as conventional insurance options, we can also help you to explore alternative models, including:

- Alternative risk transfer
- Full and protected cell captives
- Partnership models
- Mutual investment

For every client need

With offices across the UK, from busy trading centres to local commercial hubs, Everywhen is equipped to support a wide range of client servicing needs.

We'll work with you to design a service model that fits your clients, your business and your way of working.

That could mean:

- A streamlined process for clients who prefer simplicity
- A guided approach with expert advice at every step
- A dedicated account executive model with in-person support

If you already have a service setup that works well, we're open to exploring how we can add to it, including the potential transfer of personnel.

Revenue sharing and the Consumer Duty

Partnerships matter to us. That's why we aim to agree a revenue share that reflects the work done and the value added by all involved. Above all, it needs to be fair to the consumer. Since its introduction in July 2023, the Consumer Duty has shifted the responsibility for delivering fair value. It no longer sits solely with insurers but now applies to every person and business involved in the distribution of insurance products.

As the final price a consumer pays includes both the base premium and any added service costs, there's now a firmer focus on ensuring that commission levels - and how they're shared - are proportionate to the work undertaken. This means that the regulator can now ask any party involved in a sale or renewal to justify their earnings at any time.

With over 300 affinity partnerships, we're well-versed in demonstrating the value we and our partners bring.

Together, we ensure that:

- Consumers receive products that meet their needs
- The services provided are clear, necessary and fairly priced
- The overall proposition delivers true value

Above all, we aim to be more than a provider, we want to be a strategic partner and an extension of your business. We're committed to service excellence, creative thinking and long-term collaboration.

Matt Cane

Metropolitan Police Federation

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The Metropolitan Police Federation supports around 32,000 members with a comprehensive range of tailored insurance products. Since becoming General Secretary, I’ve worked closely with Simon Powell and Paul Buckle to ensure our members have access to the best possible cover at competitive prices.

Their expertise was invaluable throughout the brokerage process. They kept me informed, advised on options, and helped secure the best outcomes.

Thanks to affinity and partnerships, our members now benefit from a user-friendly web app to manage their products in real time.

Affinity and partnerships are driving real change in a previously stale market. I look forward to continuing our partnership.

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everywhen

Protection that matters.

You | Your people | Your business

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