



**We are Better Together! Higos Insurance Services is now unified under the brand name of Brown & Brown. Rest assured; our introducers will continue to receive the same personalised broker service from us.**

While our new brand is growing and adapting to better serve our introducers and customers, we will continue to specialise in Thatch Insurance - safeguarding your clients unique thatched homes with tailored policies designed to give them peace of mind.

### **Will Regular House Insurance Cover Your Clients Thatched Property?**

- Home Insurance usually applies to houses made of brick, concrete, wood, or other standard building materials.
- Thatch Insurance is a specialised form of house insurance tailored for homes with thatched roofs. This means it will cover damage to the structure of your clients property from events such as fires, storms or vandalism.

A thatched home faces different risks to those of a normal home. For example, while a thatched roof isn't necessarily more likely to catch fire than a standard construction roof, such as tile or slate, the materials mean the potential damage could be much worse if it does. Due to this, regular house insurance won't cover a thatched property. Instead, your clients would need specialist Thatched Property Insurance that is designed to cover for these dangers.

**Our Thatched Cottage Insurance can Include:**

- Our own Thatched House Insurance scheme with an A-rated leading UK thatch insurer.
- Assistance with chimney and fire assessment survey within some of the specialist policies to cover these vital checks.
- Help with finding you an approved electrician.
- Additional discounts based on: Chimney type and use, if you have fire retardant thatch and type of fire alarm/fire protection .

As these types of properties come with their own unique risks and hazards, a thatched roof insurance provider will require your clients to undertake a few steps to protect their property from certain risks. For example, they will need fire safety equipment such as fire extinguishers and smoke alarms, as well as having the thatched roof regularly checked by skilled tradespeople.

**Specialised Insurance Protection For Thatched Homes**

At Brown & Brown, we have a team of people who specialise in insuring thatched homes. We can offer comprehensive coverage for various types of thatched roof constructions, including combed wheat, Devon reed, water reed, Norfolk Reed, long straw, and fibre. You can trust us to protect your clients unique properties with tailored Thatched Property Insurance solutions, designed specifically for thatch roof homes. Reach out today, to see how we can use our knowledge and understanding to help find comprehensive Thatch Insurance cover for your clients.

**Email:** [agency.sw@bbrown.com](mailto:agency.sw@bbrown.com)

**Phone:** [01749 834 650](tel:01749834650)

At Brown & Brown, our agency teammates have built up years of experience supporting our introducers with a broad range of insurance specialisms. With a unique culture built on honesty, integrity, and superior capabilities, we endeavour to provide the best service and support we are able to offer to all of our introducers. In doing so, this allows our introducers to provide tailored insurance solutions for your customers that help to build relationships and revenue.

### Why Choose Brown & Brown

- Exceptional rating on [Feefo](#)
- Over 98% of customers renew with us each year\*
- Dedicated UK based in-house claims team to support your clients
- A dedicated member of our agency team to look after you
- A team of dedicated insurance specialists will look after your clients
- Unusual, specialist and complex general insurance risks

**EMAIL:**

[agency.sw@bbrown.com](mailto:agency.sw@bbrown.com)

**PHONE:**

[01749 834 650](tel:01749 834 650)

