



Rarely
Copied,
NEVER
EQUALLED!



FIRE



FLOOD



WATER



STORM



IMPACT





**WELCOME
TO ASPRAY**

Mission Statement

"To ensure we remain a leading, national, property damage insurance claims management service provider whilst maintaining our core values."

Aspray are an award-winning property damage claims management service provider who help both residential and commercial property owners, throughout the UK, make successful building insurance claims caused by storms, burst pipes, accidental damage, fire, floods, malicious damage by tenants or other insured and unexpected events.



James Whittle Managing Director and Founder of Aspray

James understands that properties are often more than just a building to many owners and when they are damaged, the owner's world can be turned upside down in an instant. Fire, flood, storm, escape of water, impact and malicious damage by tenants can all cause devastation, leaving the policyholder alone to pick up the pieces whilst continuing to keep the rest of their life on track.

He says "I started Aspray with a clear vision to provide a personalised service which firmly puts policyholders, our customers, at the core of the business. My goal was to build a leader in the field of claims management and whilst I believe we achieved this goal some time ago, the sights of the company are still firmly focused on maintaining this valuable stance.

The continuing hard work and commitment from the network of loss assessors, head office team and field-based business development managers has enabled Aspray to stand out in the property damage insurance claims management sector and win awards year after year. Our success is directly attributed to a refusal to compromise when it comes to standing up for our customers and a relentless dedication to our values".

The first franchise opened in January 2006 and it was clear from the start there was an appetite for the service Aspray provided. Since then, the Aspray brand has gone from strength to strength.

In terms of what the future holds, James plans to expand the reach of the Aspray service and continue to deliver an award-winning customer experience whilst increasing market share and sustainable growth.

The Aspray Service



According to the Association of British Insurers (ABI, 2019), property damage insurance claims have amounted to around 4 billion pounds in value each year since 2014. Despite this fact, property insurance is a product that is still quite poorly understood.

"Insurance gives you extra protection should things go wrong. However, if you need to make a claim, your insurer may refuse to pay you anything or may pay you less than you have claimed for." (Citizens Advice 2019)

When a policyholder experiences damage to their residential or commercial property, Aspray franchisees manage all aspects of the claim from inception to completion.

The act of assessing the damage to the property and negotiating the claim with the insurer, or their loss adjuster, is referred to within the insurance industry as "loss assessing" and is an FCA regulated activity.

Aspray are directly authorised and regulated by the FCA for claims handling only. Franchisees set up their own limited company, which becomes an Appointed Representative to Aspray.

Appointed Representatives (franchisees) always aim to project manage the claim with absolute care and attention, enabling the customer to get on with the usual demands of their daily life.

Furthermore, there is NO CHARGE to the policyholder for the Aspray service, provided our loss assessor instructs and oversees their chosen, vetted, contractors to complete any reinstatement works. However, any excess payment stated within the customer's policy will still apply.

Should the policyholder choose to "cash settle" after appointing Aspray to project manage their claim, they will be charged a fee of up to 10% of their claims value.

As an Aspray franchisee you must be committed to providing a first-class service, this includes:

- Visiting the policyholder's premises within 24 hours of receiving the lead
- Constantly focussing your efforts towards gaining a fair settlement for your customer, the policyholder, by negotiating with the insurer or their appointed loss adjuster
- Assessing the damage to the property and creating a schedule of works
- Project managing vetted contractors and suppliers to ensure the reinstatement works are completed as swiftly and efficiently as possible
- Supervising the contractors and checking the quality of the reinstatement works
- Keeping the customer informed of progress at every stage



Fire is often thought to be an uncommon event in the home, but according to Derbyshire Fire and Rescue Service (2019), each day more than 5 fires are started by candles and faulty electrics cause around 7,000 house fires each year across the UK.

Policyholder, Elizabeth M, experienced first-hand the devastation a fire in the home can cause when her bungalow was destroyed. After a call to Aspray, Joe, a franchisee local to Elizabeth, was notified of the claim and was quickly on hand to project manage all aspects of the claim on her behalf.

Not only was Elizabeth impressed with the service provided, the contractors created a silver lining when they found her priceless engagement ring amongst the ashes.

"I must tell you that Joe has been such a help and support to me during the rebuilding of my home... Nothing was too much trouble for him. The workman and tradesman he used were all first class and so understanding."

Elizabeth M, Scotland

Our Commitment to you

Whether you long for independence or the sense of achievement that comes from building a successful business, the fruits of franchising can be abundant, if you get it right.

Driven, disciplined and influential individuals have the opportunity to build a long-term, profitable Aspray franchise business, whilst providing a property damage claims management service using Aspray's business model.

The Aspray franchise can normally be run from your own home, making it a good choice for those looking for a business with minimal operating costs.

Whilst franchisees are responsible for building their business to the income levels they seek, Aspray are committed to supporting the face to face promotion of the Aspray brand and claims management service nationally, in order to encourage claims referrals on a regular basis and to this end employ a field-based business development manager and a corporate account manager.

There is the opportunity for successful franchisees to expand their business to other territories after at least one year of trading.



"Every touch point with the company has impressed beyond my expectations giving me the confidence that I made the right choice and has given me confidence that I have all the support I will need to build a successful franchise. It's been fantastic"

Mark L,
Aspray franchisee

Training and Development

Launching the Business

You will implement a comprehensive sales and marketing strategy designed to help you build your business quickly, by way of a detailed launch action plan. This is supported by "hands-on" training within your territory from a sales development manager.

The launch strategy and action plan are aimed at helping the franchisee to establish themselves as the 'Go To' person at the point someone needs to make a property damage insurance claim, within their territory.

When our franchisees are not loss assessing and project managing insurance claims, they are often networking and promoting themselves and the service they offer to property owners and potential introducers of claims, within their territory.

This type of promotional activity is considered a key driver of business growth and has been proven to help build awareness of the Aspray service and create claims leads for franchisees in the past.

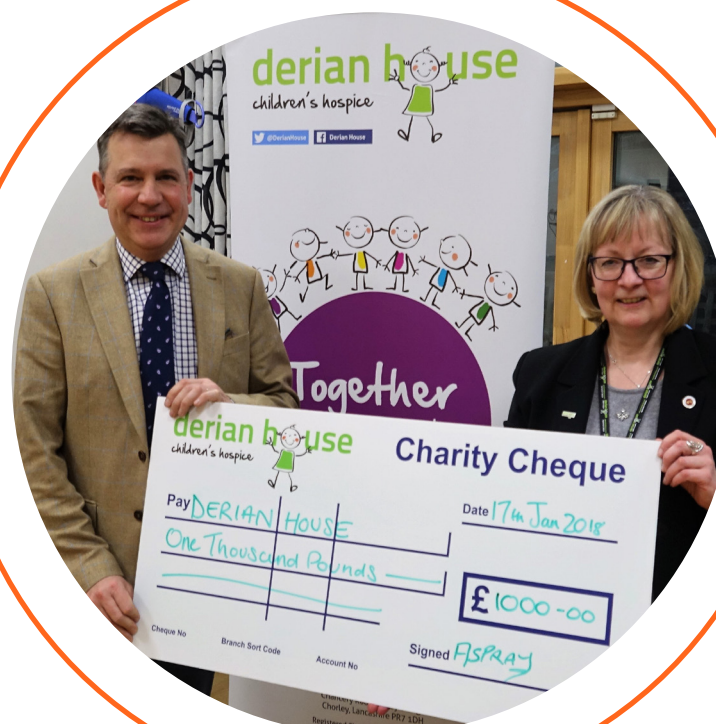
Accredited Training and Continuous Professional Development (CPD)

Aspray is a franchise network based on service excellence and at the heart of such excellence lies knowledge.

All new franchisees attend a ten-day induction training course which is accredited by the British Damage Management Association (BDMA). Those franchisees who want to further enhance their professional competency have the option to gain a certified qualification from the BDMA after 12 to 18 months of trading.

Industry knowledge is underpinned by online modules, supplier presentations and training at mid-term meetings or national conferences as well as the franchisee's own ongoing continuous professional development.

"Many insurers want to work with those who have the training and accreditation to deliver industry best practice and look to those who hold the BDMA Insurance Technician qualification."
(ABI, 2019)



"We believe in corporate social responsibility and supporting causes that allow us to give something back at a grass-roots level. Businesses do not operate in isolation. They need their own support networks and they rely on their local communities. It cannot be all take and no give. To earn respect, you have to say a 'thank you' to society in some way and supporting a charity is one way in which we do that."

Andrea Loasby, Director



Giving Back

Aspray host annual national conferences, franchisee award dinners and mid-term meetings for franchisees to attend. These events bring about the opportunity for the head office support teams and our much valued franchisee Appointed Representatives (AR's) to come together to network, learn and have fun.

Aspray also strives to give back, raising money for charity through multiple fundraising activities and events. Whether through signing up to a charity raffle, taking part in car washes, learning how to be a firefighter or even jumping out of a plane, the franchisees and head office teams are committed to giving back.

In 2018, a firefighters experience day gave franchisees the opportunity to see the extremely tough but brilliant job that firefighters do and perform some of those tasks themselves. Aspray was proud to choose The Fire Fighters Charity as one of its supported causes and are equally proud to have franchisees and employees who are not only dedicated and team-spirited, but also continually demonstrate their business acumen and drive.

Formula for Success

Do you have the attributes required to make a great Aspray Franchisee?

Aspray look for self-motivated, likeable and professional individuals with great people skills and the ability to influence others. A 'can do', solution orientated attitude to all tasks is key, as is the drive and genuine desire to build a profitable business, with a customer centric focus.

The ideal background of a franchisee will be either project management, director, quantity surveyor, financial services professional, building maintenance manager or leader, individual with leadership experience or business owner.

However, applicants from other backgrounds will also be considered provided they can demonstrate:

- Excellent communication skills, both written and verbal
- That they are self-motivated
- A professional and credible persona
- Active listening skills
- The ability to problem solve
- Assertiveness
- Influential skills
- Leadership qualities

The Aspray franchisee recruitment strategy has been created to help ensure that the recruitment team at Aspray understand a candidate's strengths, core values, skill set, personal goals, drive and motivation. Furthermore, a candidate is provided with a good insight into the workings of the Aspray business model and growth strategy during a 121 meeting at head office.

If you think you fit the profile of an Aspray franchisee, contact the recruitment team on **0800 077 6705** to learn more about the franchise.



'It's important to put yourself in the policyholder's shoes and empathise with how they're feeling. One of the most rewarding parts of running the Aspray business is the sense of pride you feel at the end of each completion when a policyholder signs a satisfaction note and leaves an excellent review'.

Jaynie R, Aspray franchisee





Helping
policyholders
make
successful
buildings
insurance
claims

Contact the recruitment team for
further information on..

Call **0800 077 6705**

Email **recruitment@aspray.com**

Visit **www.asprayfranchise.co.uk**

Aspray Limited is authorised and regulated by the Financial Conduct Authority
and can be found on the Financial Services Register (<https://register.fca.org.uk/>)
under reference 466101 for claims handling only.

