



KGJ Insurance Brokers Ltd
Insurance Brokers Financial Advisers



We offer personal, professional and independent advice
for all your Insurance and financial services needs

Welcome

KGJ Insurance Brokers (Stourbridge) Ltd. is a family business situated in Stourbridge in the West Midlands; we were established by Martin Wood our Managing Director.

We offer personal, professional, independent advice on a full range of financial products including Pensions, Savings, Investments, Mortgages, Commercial and Personal Insurances.

Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for mortgage advice, the precise amount of the fee will depend upon your circumstances but we estimate that it will be £250

About Us

KGJ Insurance Brokers (Stourbridge) Ltd. is a firm of independent insurance brokers and financial advisors based in the market town of Stourbridge in the West Midlands.

We have been helping clients with their insurance and financial services needs since 1969 and the business has evolved from those early days primarily through client recommendations.

We provide impartial, unbiased and objective advice on all aspects of personal and commercial insurances alongside a full range of financial services products with a view of protecting and enhancing our client's wealth and well-being.



Personal Insurances

In the Personal Insurance Department we deal with all aspects of insurance for individuals and can arrange cover to protect things such as your car, your home and possessions within. We deal with some of the UK's top insurers along with a number of specialists which enables us to provide cover to your exact requirements.

In order to provide you with the best policy we will assess your needs and provide you with a personalised quotation setting out the main features of the policy we are recommending.

Motor Insurance – We offer a range of policies to cover your private car, motor cycle, commercial vehicle or classic car and can offer discounts for limited mileage, ex-company car users, advanced drivers etc. We also offer motor breakdown cover and GAP insurance.

Property Insurance – Very competitive premiums on household buildings and contents along with property insurance for buy to let landlords.

In addition we can cover holiday homes, listed buildings and unoccupied property.

Travel Insurance – access to a range of policies for single trips or long stay holidays. We also offer annual multi trip policies which could save you money if you go away more than once a year. Most policies tend to exclude pre-existing medical conditions but we are also able to offer policies for people with some pre-existing conditions (subject to acceptance).

Other insurances – in addition we also offer a range of policies covering static and touring caravans, personal accident, and gadgets (mobile phones, laptops etc.)

[CLICK HERE FOR MORE INFORMATION](#)



Commercial Insurance

Every prudent business should ensure that they are adequately covered as even the smallest of disruptions can cause severe financial losses. Our experienced commercial team will assist you in analysing all your requirements and obtaining the right level of cover for you. We have access to a wide variety of Insurers who can take care of your Insurance needs.

We specialise in the following trades:

- Shops/Retailers
- Offices
- Manufacturers
- Restaurant/Take Away/Caterers
- Wholesalers
- Business Combined
- Tradesmen
- Property Owners
- Contractors
- Motor Traders & Motor Fleets
- Commercial Vans
- Professional Indemnity
- Hotels
- Pubs

With over 40 years of successful insurance broking under our belts, you can rest assured that when you Insure with KGJ, you are obtaining the peace of mind knowing that the right cover is in place for all your needs.

[CLICK HERE FOR MORE INFORMATION](#)



Financial Services

Our Financial Services Department offer a full financial review of your existing arrangements including:

Life Assurance, Income Protection, Mortgage or Loan Protection - In the event of death or diagnosis of a terminal or critical illness.

Income Protection - In the event of Sickness, Accident, Disability or redundancy

Business Protection - Including Keyman & Partnership Cover.

Personal & Stakeholder - Pensions, Group employer arrangements, Self Invested Pensions. Unlocking or transferring old & expensive

arrangements - updating your current plans in order to make sure you have enough income at retirement.

Savings & Investments - Whether investing for growth or income we can offer advice on Unit & Investment Trusts, Bonds, Offshore Funds, Stocks and Shares Bank or National Savings accounts. Working together we can make the most of your current investments or help you build a tax efficient nest egg for the future.

Mortgages - If you are looking for a new home, an investment property or funding for a new business premises, we have the latest information and access to the whole lending market.

The Financial Services Authority does not regulate national savings, deposit accounts, commercial lending, some forms of offshore investment and some aspects of buy-to-let mortgages

Your home or property may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for mortgage advice, the precise amount of the fee will depend upon your circumstances but we estimate that it will be £250

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Private Medical Insurance

We have a wealth of experience in the Private Medical Insurance (PMI) market place and are well placed to look after your health insurance requirements. We specialise in both corporate and individual PMI. We are advisers to lawyers, accountants, large plc's, family businesses and individuals. We have very strong links with all the major PMI providers and quite often can obtain discounted rates far better than you would obtain going direct.





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KGJ Insurance Brokers (Stourbridge) Ltd. is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 116769.

You may check this on the FSA's Register by visiting FSA Register. KGJ Insurance Brokers (Stourbridge) Ltd. is an Independent Financial Advisor. Registered in England & Wales No. 948748.