

sioma

Boutique Insurance Advisory



About Us

What sets us apart? It's our unique blend of vibrant energy and profound expertise.

Backed by a strong technical insurance background; our business leaders bring invaluable knowledge honed through years of experience in underwriting to handle the complexities of commercial insurance with unparalleled precision and the intricacies of advising ultra high net worth individuals.

At Sioma, we prioritise quality over quantity, allowing us to offer an unrivalled level of customer service. By focusing on a select number of complex and high-value clients, we ensure that each interaction reflects our dedication to excellence.

Key Facts

£4bn+

Value of real estate
insured in the UK

50+

Different industries
served

£15m

Highest value body
part insured

£2.3m

Highest value
individual vehicle
insured

£1.6m

Highest value
individual antique
insured

£105m

Largest construction
site insured



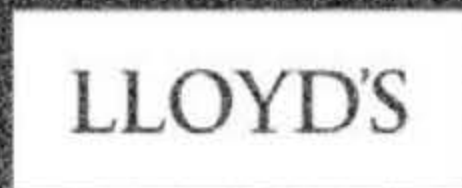
British
Insurance
Brokers'
Association



Chartered
Insurance
Institute

Partners

We've teamed up with the entire UK insurance market ensuring we have the right solution for you.



Our Team

We're a dynamic team of young brilliant minds, fueled by a passion for excellence and a commitment to redefine industry standard.



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Founders Story

Sioma's founder, Alexander Margolin, has over a decade of experience in the industry, having spent 6 years at the largest insurance company in the world, Allianz, prior to founding Sioma in 2018.

During his time at Allianz, underwriting mid-corporate property and casualty risks in the City of London, Alexander completed his insurance professional exams to become a Chartered Insurance Broker. He was recognized by the industry and awarded Young Underwriter of the Year at the Insurance Post Underwriting Services Awards in 2015.

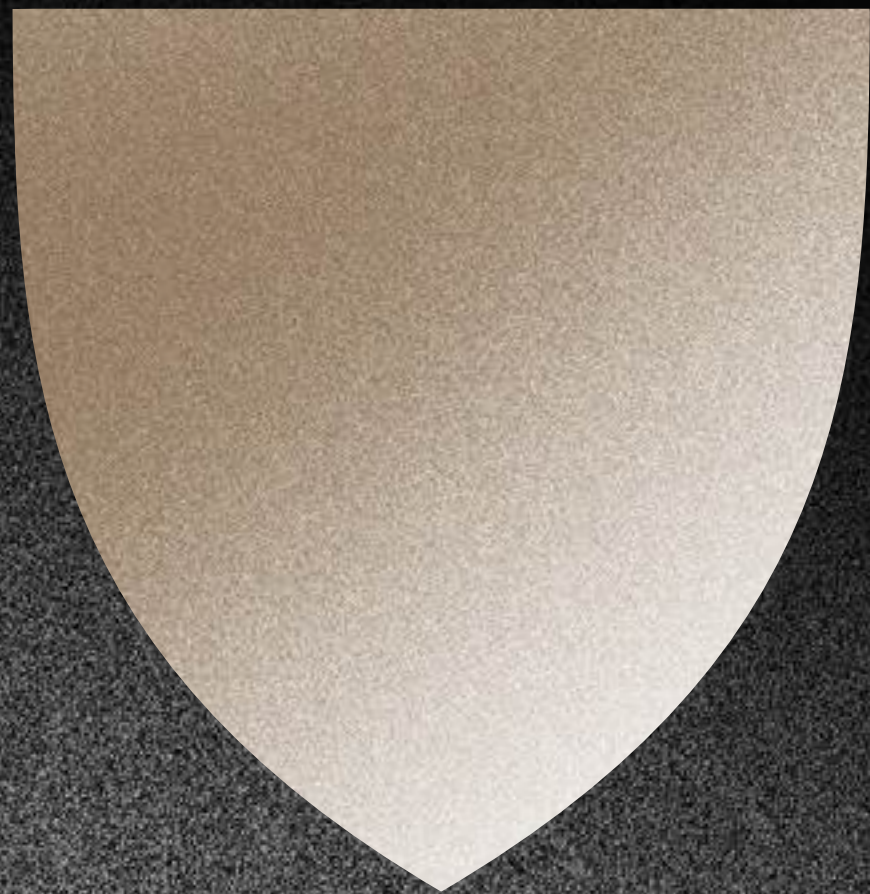
Most recently, Alexander was named one of the top 24 talents under the age of 35 in the UK insurance industry by Insurance Business UK and won the coveted Broker of the Year (under 35) award from the industry trade body - the British Insurance Broking Association.



Insurance Services

Driven by a commitment to delivering unparalleled insurance expertise paired with an acute awareness of the challenges confronting businesses.

Protect your Business



Protect your Wealth



Protect your Life



Protect your Career



Protect your Business

We cater to businesses of every scale and across diverse sectors, crafting tailor-made insurance portfolios to suit your precise needs.

Technology & Software (across all sectors including FinTech)

Construction and Property Development

Real Estate

Retail and Wholesale Enterprises

Manufacturing Facilities

Car Parking & Enforcement Solutions

Sports Clubs Management

Hospitality Establishments (including Hotels, Bars, and Restaurants)

Entertainment, Events & Festivals Organisations

Financial & Professional Services Providers

Motor Trade & Transport Operations

Charitable and Educational Institutions

Proudly providing businesses with over 30 different types of insurance, including:

Property, Liability, Professional Indemnity, Cyber,
Directors & Offices, Marine, Motor Fleet, Engineering, Terrorism, Trade Credit





Protect your Wealth

We forge partnerships with discerning high and ultra-high net worth individuals worldwide, safeguarding their families, lifestyles, and assets with meticulous precision.

Personal Residences

Fine Art Collections

Antiques

Precious Jewellery

Classic and High-Value Vehicles

Global Travel

Luxury Yachts

Secondary Residences

Overseas Estates

Expansive Property Portfolios

Diverse Investment Holdings

Comprehensive Private Healthcare Plans

Robust Security Measures, including Kidnap & Ransom Protection

Protect your Life

We understand that safeguarding your legacy goes beyond mere possessions; it encompasses your life's work, your aspirations, and your loved ones' future.

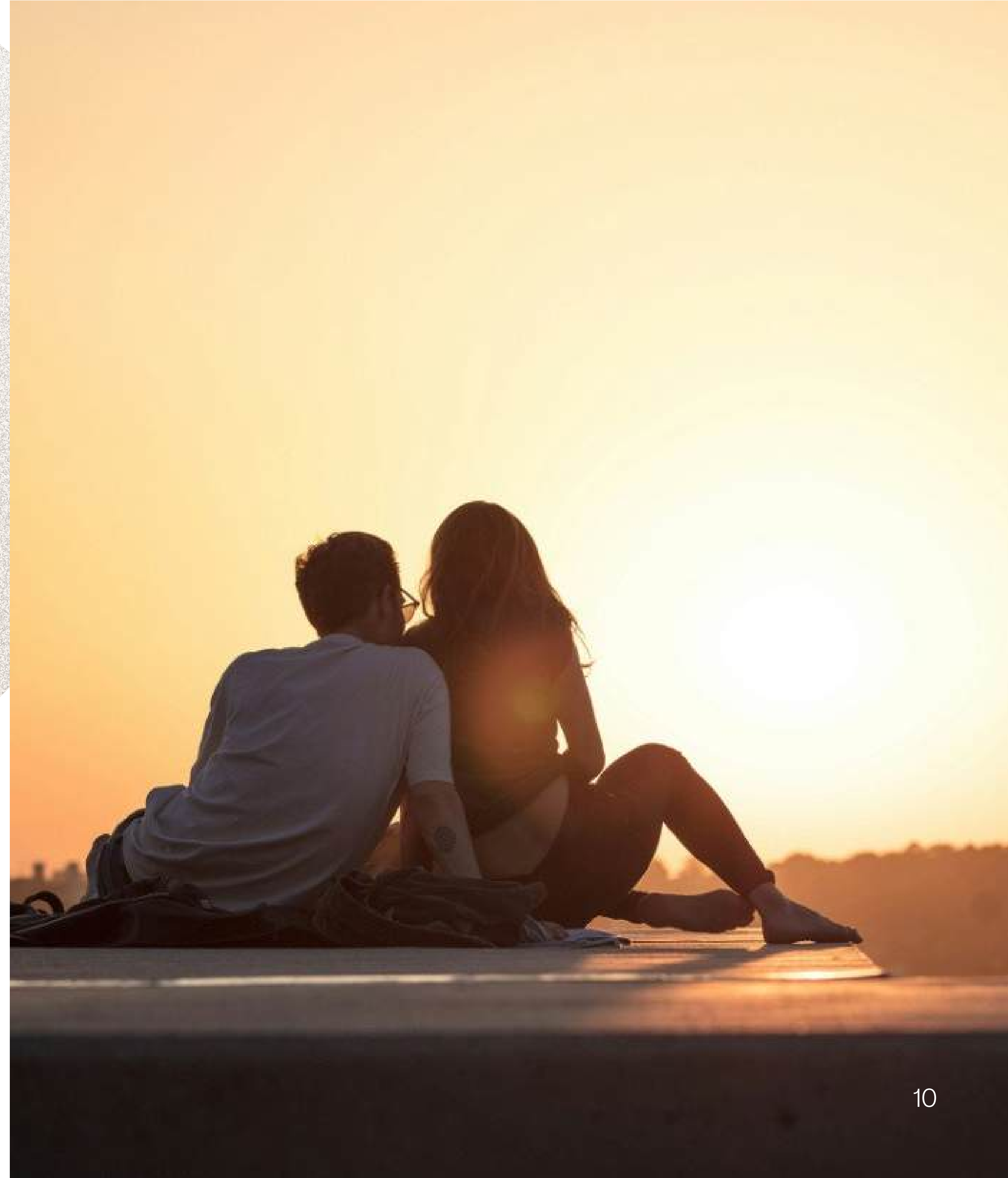
Life and Critical Illness Coverage

Relevant Life Policies (providing tax-efficient solutions)

Shareholder Protection Plans Key Person Insurance

Inheritance Tax Protection Income Protection

Strategies Comprehensive Private Medical Insurance



Protect your Career

Image rights

The protection of your image rights is a multifaceted endeavour requiring specialized attention. At Sioma, we specialize in niche insurance solutions designed to shield your image rights, ensuring that your professional persona remains untarnished. Our comprehensive coverage extends to:

Legal Fees and Compensation for breaches of image rights contracts and/or license agreements, including:

Unauthorised selling
in non-approved
markets or territories

Incorrect usage or
quality assurance
breaches

Improper
sub-licensing, among
other activities

Breach of intellectual
property rights for
specific assets

We recognise that our clients are pioneers, constantly pushing boundaries to carve out their own legacies.

Yet, in a career where success hinges on the resilience of the human body, a single mishap could spell catastrophe, leading to a loss in lifetime earnings. We stand as guardians, offering expert counsel on safeguarding your professional journey through:

Career Ending/Disability Insurance

Accidental Death Insurance

Wage Protection Insurance

Preserve Your Public Persona

Case studies

Tailored solutions and exceptional results



Billion Pound Global
Construction Company



Bespoke Electric
Vehicle Manufacturer



International
Fitness Chain



International
Commodities Trader



Property
Investment Portfolio



Ultra High Net
Worth Individual



Premier League
Footballer



Private Equity
Acquisitions

Billion Pound Global Construction Company



Protect your Business

Major global construction company across the globe that entered the UK market in 2019.

Total Saved

£100,000

Highest Value Insured

£70,000,000



Challenge

Before becoming our client they were being serviced by one of the largest corporate insurance brokers in the world. However, the client had a limited understanding of UK insurance, combined with complex requirements. Their previous broker was insuring them with 7-figure premiums and not dedicating the time to service the client or fully explore the fundamentals of their business model.

Solution

We arranged a kick-off meeting with all the senior members of the UK business to fully understand the business model and then identify in their current insurance programme the deficiencies in their cover. We were instructed to replace their entire insurance programme to one that covered the business for all their relevant risks, and at the same time saved an estimated £100,000.

Outcome

Our client works with Sioma as an extension to their own business. We are consistently involved with all their construction projects and working with them regularly on tendering for new projects. We now have a major client who feels supported, correctly insured and paying a premium that is reasonable for the risks they propose.

Bespoke Electric Vehicle Manufacturer



Protect your Business

Our client restores and up-cycles vintage cars and commercial vehicles into modern electric vehicles.

Highest Value Classic Car Insured £500,000

Total Values Insured £50,000,000



Challenge

The client had raised significant private equity backing and moved into a major facility with capacity to process over 1,000 electric vans a year, on top of their existing vintage car facility. Assembly of batteries is a very high risk process and the client was struggling to find an insurer who understood their needs and had the capacity to insure such a large operation.

Solution

Upon instruction, we immediately visited the client and undertook a full risk management survey of both locations. We were able to provide the client specific advice to improve their operation to ensure it would comply with insurer requirements. We selected just 3 insurers in the market who would have the specialist capability to insure an electric vehicle manufacturing plant. In addition there were a number of key risk areas that the client had not previously considered that we were able to provide solutions for.

Outcome

We were able to place 100% of the risk with a global A-rated insurer at a premium level significantly below the client's initial expectation.

International Fitness Chain

Protect your Business

Our client is an international fitness studio that has 84 locations around the world and 9 studios in the UK.

Gym Members Protected

10,000

Premium Saving

31%



Challenge

Our client had been with the same insurance broker since they entered the UK market with 1 studio, and were under the perception that their coverage was adequate and price was competitive.

After a full technical review it was quickly established that the client was underinsured on their business interruption and were also unable to comply with a number of conditions on their policy that their current broker had not made them aware of. In addition, the insurance provider was a non UK regulated entity, which for a business of their size, is not acceptable.

Solution

With just 6 days to solve this, we were able to source an A rated major UK insurer to provide full and complete coverage that the client could comply with at a premium saving of over 31%.

Outcome

Our client is now able to focus on running and growing their amazing business, safe in the knowledge that if the worst was to happen their insurance would be in a position to accurately cover them.

Property Investment Portfolio

Protect your Business

Our client is a large property investment company with a diverse portfolio of significant buildings across London and parts of Europe.

Total Assets Insured **£266,000,000**

Premium Saving **£50,000**



Challenge

The clients premiums had risen over £300,000 as a result of a portfolio revaluation and re-purposing assets from private sector tenants to social housing. In addition, due to the wide scope of operational activities the client had over 10 operational policies for their business.

Solution

Working closely with our Lloyds of London partners we were able to create an insurance programme split across 8 syndicates that were able to provide a significant premium saving as a result of the in-depth risk management undertaken by the client that we were able to diligently convey. In addition we were able to combine their operational units onto a single streamlined policy.

In addition we created the broker a single source of truth document to ensure there was slick information sharing between their teams, us as the broker and the insurance company.

Outcome

Ultimately the client saved a significant amount of money but was also provided a clean and slick process which will make transacting their insurance long term a hassle free process.



International Commodities Trader



Protect your Business

Our client is an International Commodities Trader that plays a big part in specific commodities.

Turnover £220,000,000

Limit Satisfaction 82%



Challenge

Before becoming our client, the company was an international commodities trader with a six figure premium. They were facing persistent difficulties with country specific limits that restricted their access to funding and hindered growth. Despite the scale of their business, their previous broker was not dedicating the time or expertise to properly address these issues or explore potential solutions, leaving the client exposed and constrained in key markets.

Solution

We arranged a dedicated meeting with the client and conducted a full review of all key markets and the limits required. This allowed us to gain a deeper understanding of how the business trades internationally and where restrictions were creating barriers. Following this, we were instructed to take over the credit insurance programme. By engaging directly with insurers and tailoring the structure to the client's needs, we managed to increase their limit satisfaction by 25%. In addition, we provided solutions outside of the policy to support the client in countries where limits were more difficult to secure, ensuring continuity of funding and trade.

Outcome

As a result, the client extended its insurance programme across the wider business to Sioma. With improved structures and tailored support, they now have greater access to funding, which is accelerating growth in key markets. Sioma has a client who feels supported, have the level of cover they need in place, enabling the business to trade confidently and expand with resilience.

Private Equity Acquisitions

Protect your Business

Our client is a private equity group acquiring care and social housing portfolios for deals in excess of £250m.

Assets Insured

£380,000,000



Challenge

A leading private equity firm is acquiring portfolios of care homes across the UK. With large deals involving a significant number of homes to be purchased in a very short time frame – ensuring the group was adequately insured was a major priority.

Solution

We conduct a full due diligence review of each portfolio pre-purchase, auditing all policies and assessing exposures specific to the care sector. From this, we designed a tailored insurance programme that closed gaps, removed overlaps, and ensured consistency. We also negotiated with insurers to align terms, limits, and deductibles, while simplifying administration across the group.

Outcome

- Achieved alignment of coverage standards across all portfolio companies.
- Delivered greater clarity and efficiency, making oversight and administration significantly easier for both the firm and its portfolio operators.
- Provided the firm with enhanced confidence in its risk management framework, supporting long-term asset growth and stability.

Ultra High Net Worth Individual

Protect your Wealth

Our client is an ultra high net worth individual with a significant jewellery collection.

Highest value watch insured £1,300,000

Highest values art work insured £5,800,000

Challenge

Our client was tax domiciled outside of the UK, but their primary residence, art and jewelry collection was located in London. The client found that other brokers were unable to help as insurers were not comfortable with the long periods the client was away from the UK and the high values at risk.

Solution

We worked closely with the client to improve the risk management at their home and worked with a safety deposit box provider in central London, to make the client's risk acceptable to an insurance company at an affordable price.

Outcome

The client was able to insure their entire UK asset portfolio and cover their artwork and jewellery wherever it was taken in the world.



Premier League Footballer

Protect your Career

Our client is a professional footballer
that plays for a top premier league team.

Legs insured for

£15,000,000



Challenge

Athletes must secure coverage for their bodies as their livelihoods depend on maintaining their physical well-being. As a player gets older the cost of career ending insurance can increase significantly. The client was unhappy with the premium they had to pay each year to protect themselves.

Solution

We have developed a bespoke product for professional athletes with a group of trusted underwriters to provide cost effective solutions.

Outcome

The client was able to strike a multi-year insurance deal to protect themselves for the long-term and be reassured that the premiums as they age will not increase any further.

sioma

We'd love to see you.

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