



## Your campaign in a box

Resources and guidance to help you talk about underinsurance

Let's go ▶



## How to use these resources

You can use the marketing content in this document as it is, or you can use it as inspiration to create your own.

From email templates, to social posts, to comprehensive guides, to claims scenarios, you'll also find links to extra content that can help you start communicating with your clients today.

Ultimately, we all want to help clients understand the risk of underinsurance, so the sooner we get the message out the better.

This guide is intended for brokers selling commercial lines insurance. It is important to make sure that your prospecting and pipeline management strategy complies with all applicable law. This guide should not be relied on as legal advice. For information about your obligations under data protection law, see the UK Information Commissioner's Office website at <https://ico.org.uk>. The ICO produces guidance and resources for organisations, including about direct marketing. See here for an example. Note that different rules can apply to direct marketing to sole traders, some types of partnerships and unincorporated bodies.



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03



Your campaign in a box – Resources and guidance  
to help you talk about underinsurance



## Changing your clients' view of underinsurance

If you want to change the way your clients feel about underinsurance, it helps to understand what they are thinking and feeling, and what they are doing at different points of their decision journey.

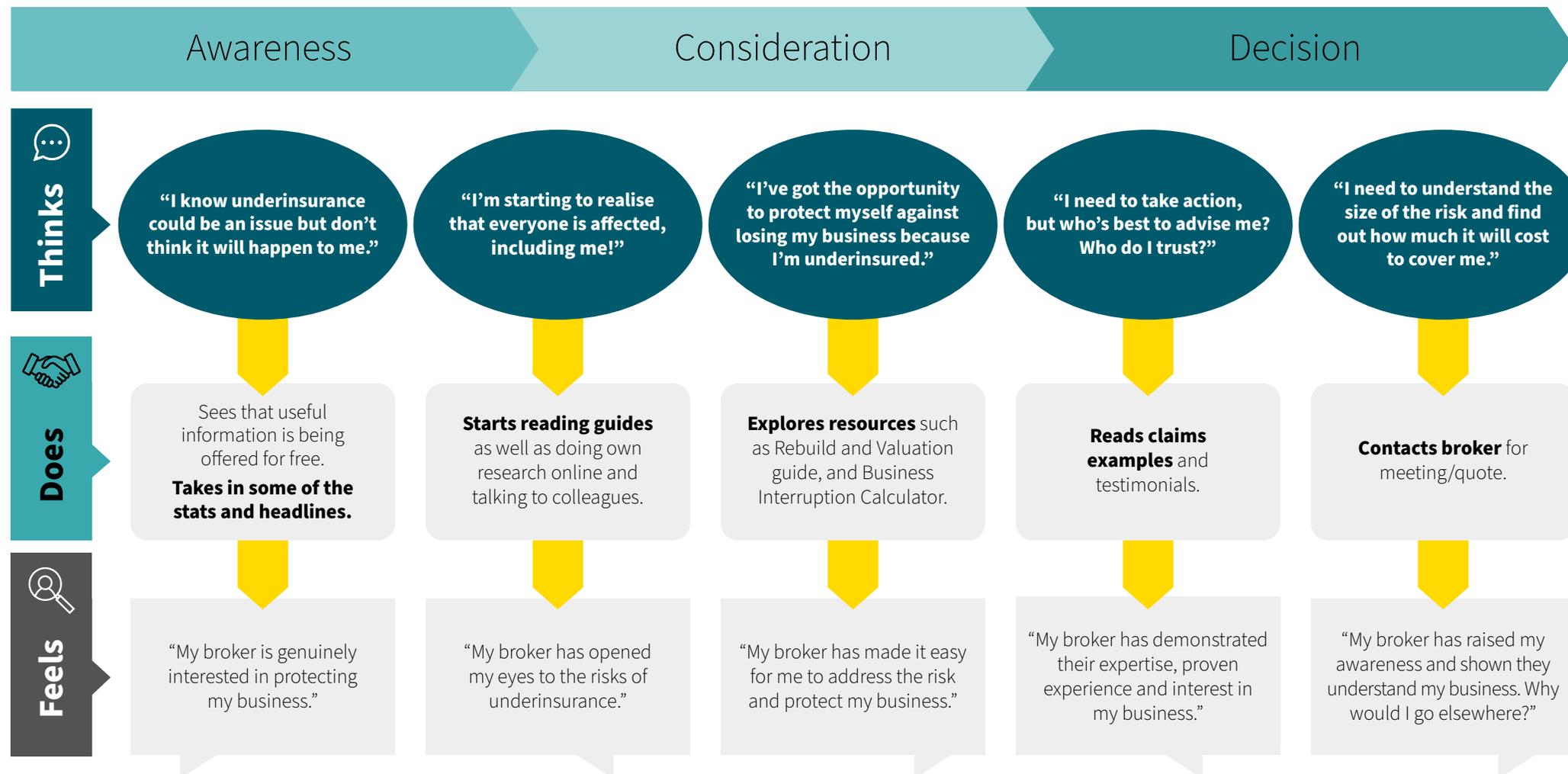
The aim is to help take them from thinking they won't be affected by underinsurance, to wanting to take steps to help ensure they're protected against it.

**Your clients' view** ▶



# Protection against underinsurance

The potential decision-making journey of your clients





## Your ready-made, five-stage campaign

Use our ready-made campaign to quickly and easily share useful and helpful information with your clients.

[The five-stage model ▶](#)



# Running a campaign in five stages

Ready to start your underinsurance campaign? **Click on each stage to see example comms for each.**

Want to know more about best practice? Keep reading!

	What do you want them to know?	What do you want them to do?	What can they learn from?	What channels should you use?
<b>Stage 1</b>	What is underinsurance and how could it affect them and their business?	'Find out more about underinsurance'	Expert videos/Underinsurance Guide	  
<b>Stage 2</b>	Why should they listen to you on this issue?	'Find out more about us'	Underinsurance Guide/data to highlight issues	  
<b>Stage 3</b>	What solutions are available that could help them?	'Ask us a question/try this useful resource'	Rebuild and Valuation Guide/Business Interruption Calculator	  
<b>Stage 4</b>	How does it happen and how can it be avoided?	'Read our case studies/real-life reviews'	Claims scenarios	  
<b>Stage 5</b>	Why should they act now?	'Make an appointment/call us today'	Underinsurance Guide/specific data to reinforce need	  
<b>Renewals</b>	Why should they consider a new valuation?	'Book an expert valuation at a preferential rate'	Underinsurance Guide/professional valuation	  



**Top tip:**

monitor email opens to capture warm leads



**Top tip:**

get employees to share social content



**Top tip:**

follow up on warm leads over the phone if possible



## Campaign stage 1: What is underinsurance and how could it affect them and their business?



### Email example:

Subject line: **The hidden danger of underinsuring your business**

### How much will getting back to business really cost?

Dear **Name Surname**

You've probably noticed everyday price rises caused by inflation. However, have you considered how it might affect a claim on your business insurance?

Inflation, supply chain issues and labour shortages are all affecting the cost and speed of getting businesses back up and running after an incident – with some prices rising faster than others.

#### What does that mean for you?

We're seeing underinsurance becoming a more pressing issue for businesses<sup>1</sup> – where the level of cover underestimates the true value of your property, assets and business. And, if you ever need to make a claim, it could lead to a significant shortfall when your business is at its most vulnerable.

You can find out more about the impact of underinsurance by [watching this video](#) from Aviva: **<<Link to <https://www.aviva.co.uk/risksolutions/news-and-insights/2021/03/underinsurance-insights-from-our-experts/>>>**

We can work with you to help make sure you have the right level of cover for your business; just get in touch either by calling us on **<tel no>** or email as **<email address>**.

Sources:

<sup>1</sup> <https://www.aviva.co.uk/risksolutions/news-and-insights/2021/03/smes-are-facing-increasing-levels-of-underinsurance-/>  
 \*everyday price rises caused by inflation  
<https://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/1550/mm23>

### Social post example:

If your level of insurance cover is too low, it could turn peace of mind into a real headache when your business needs it least. Find out what underinsurance is and how it could impact you in this Underinsurance Guide from Aviva **<download a dual-branded version of the guide from Broker Create and either insert a link to the Underinsurance Guide held on your website, or upload a copy of the guide to your social post instead of the image> #TacklingUnderinsurance**

How much will  
getting back to business  
really cost?

Read our handy guide  
to underinsurance

In association with  
AVIVA

<Broker logo here>

Like Comment Repost Send

Discover resources created for your underinsurance campaign **here**.

And download assets to feature in your campaign, at **Broker Create**.

## Campaign stage 2: Why should your clients listen to you about underinsurance?



### Email example:

Subject line: **Underinsurance is putting UK businesses at risk**

### It pays to know the facts about underinsurance

Dear **Name Surname**

Most businesses think they're prepared for the worst. But, without adequate cover, replacing buildings or stock – or even having to pause operations entirely – could have extremely serious consequences.

In fact, 10% of SMEs believe they wouldn't survive if they had to pay just £10,000 towards a claim that wasn't fully covered by insurance.<sup>1</sup>

#### How widespread is underinsurance?

- Cardinus found that 80% of properties surveyed were underinsured by more than £750,000.<sup>2</sup>
- Charterfields found that 42% of plant and machinery locations they surveyed were underinsured by more than half their value.<sup>3</sup>

#### How can we help protect your business?

We can help by arranging an up-to-date valuation of your business property and stock to ensure you have the right reinstatement values and indemnity period listed. If you'd like to find out what's involved, please get in touch with us today.

In the meantime, you can find out more about underinsurance and how to avoid it in our handy [Aviva Underinsurance Guide](#): **<<download a dual-branded version of the guide from Broker Create and either insert a link to the Underinsurance Guide held on your website, or add a copy of the guide to your email as an attachment>>**

<sup>1</sup> 1 in 10 SMEs said they wouldn't survive if they had to pay more than £10,000 towards a claim in a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022. Published in the Aviva Risk Insights Report 2023. Contains public sector information licensed under the Open Government Licence v3.0.

<sup>2</sup> Based on aggregated data from on-site reinstatement cost assessments conducted in the UK in 2021, where existing declared values were known by Cardinus.

<sup>3</sup> Based on assessment data from Charterfields. Aggregated data based on UK assessments over the last 7 years, where existing declared values were known by Charterfields.

### Social post example:

Not having the right level of cover can be catastrophic for businesses. Understanding the risks and how to avoid them could help save yours, should you need to make a claim.

Get the facts about underinsurance and what it could mean for your business in our Underinsurance Guide from Aviva here. **<download a dual-branded version of the guide from Broker Create and either insert a link to the guide hosted on your website, or add the guide to the social platform as an attachment>**

**500,000+ SMEs**  
believe they wouldn't  
survive if they had to pay just  
**£10,000** towards a claim

**CLOSED**

**Find out how to protect your business from underinsurance.**

1 in 10 SMEs said they wouldn't survive if they had to pay more than £10,000 towards a claim in a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022. Published in the Aviva Risk Insights Report 2023. Contains public sector information licensed under the Open Government Licence v3.0.

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Discover resources created for your underinsurance campaign [here](#).

And download assets to feature in your campaign, at [Broker Create](#).

## Campaign stage 3: What solutions are available that could help your client?



### Email example:

Subject line: **Help protect your business from underinsurance**

### Aviva's Business Interruption Calculator is here to help you get the right level of cover

Dear **Name Surname**

How long could your business survive if you couldn't operate? Companies often underestimate the time it takes to get back up and running, which can leave them at risk if something happens.

#### What's your indemnity period?

You need to make sure your insurance covers you if your business can't operate for a certain length of time. We call this the 'period of indemnity' or 'indemnity period'.

Many businesses think it'll take just under six months.<sup>1</sup> But according to Aviva it can take, on average, 385 days to resolve a large claim.<sup>2</sup>

#### Calculate your indemnity period with this handy tool

Aviva's Business Interruption Calculator is a really useful tool we can make use of to check you have a suitable indemnity period in place and see if you have a level of cover that will keep you protected.

And, as an Aviva policyholder, we can also arrange an expert valuation of your business at a preferential rate to help make sure you have the right level of cover. Get in touch today if you'd like to know more.

<sup>1</sup>Figures relate to a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022.  
<sup>2</sup>Based on analysis of large claims (more than £100,000) that were settled by Aviva between 2018-2021.

### Social post example:

It's easy to underestimate how long it could take to get back on your feet – and not having the right level of cover could leave you struggling during a business interruption. Using Aviva's Business Interruption Calculator can help you find out if you're properly covered. Get in touch today. #TacklingUnderinsurance

Is your **business covered** if you can't operate?

Aviva's Business Interruption Calculator can help you find out.

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And download assets to feature in your campaign, at [Broker Create](#).

## Campaign stage 4: How does underinsurance happen, and how can it be avoided?



### Email example:

Subject line: **Find out what could happen if you had inadequate business insurance**

### The right level of cover can make all the difference when things go wrong

Dear **Name Surname**

A fire, flood or theft at your business is bad enough, without having to find extra money to cover the costs. But that's exactly what can happen if you're underinsured.

#### What impact can underinsurance have?

From extra costs, to lost trade, to lost income from a property, not having the right level of cover impacts different businesses in different ways – none of them good.

If you'd like to know more, these short scenarios from Aviva will give you a good idea of the real-life consequences having the wrong level of cover can have:

**<<either attach your dual branded versions of the Claims Scenarios from Broker Create or link to <https://at.aviva.uk/UI-claims-scenarios>>>**

#### Making sure you have the right level of cover

There are all sorts of factors that could leave you with the wrong level of cover, from inflation, to supply chain issues, to labour shortages.

An up-to-date valuation of your business can help make sure your level of cover reflects its true value today – and help make sure you're covered if something happens tomorrow.

**Get in touch with us today and we'll help you ensure the sums insured for your business are up to date.**

### Social post example:

What happens to an underinsured business if they need to make a claim? These short claims scenarios from Aviva can help you see the real impact – and the importance of making sure you're properly covered. **<Either link to the documents from Aviva which you can host on your website, or link to the documents on Aviva's Risk Management site – <https://at.aviva.uk/UI-claims-scenarios>>**

What happens if a business is **underinsured** and needs to make a claim?

Read these claims scenarios to find out.

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Like Comment Repost Send

Discover resources created for your underinsurance campaign **here**.

And download assets to feature in your campaign, at **Broker Create**.

## Campaign stage 5: Why should they act now?



### Email example:

Subject line: **Can you be sure you're not underinsured?**

### Protect your business from the cost of underinsurance

Dear **Name Surname**

Is your business protected should the worst happen? If you're underinsured, you could be left paying more than you think.

#### Make sure you're ready if the worst happens by finding the right level of cover today.

91% of SMEs are confident they have the right level of cover in place.<sup>1</sup> But, according to the experts, that's very much not the case.

- Aviva estimates 42% of SME buildings they insure are underinsured.<sup>2</sup>
- Sedgwick reports underinsurance in 85% of commercial properties.<sup>3</sup>
- Cardinus found 80% of properties were underinsured by £750,000+.<sup>4</sup>

What's even more alarming is that 500,000 businesses believe they wouldn't survive if they had to pay up to £10,000 towards a claim that wasn't fully covered.<sup>5</sup>

#### Make sure your business isn't one of them

Arrange an up-to-date valuation of your business today and help make sure you're covered if something happens tomorrow.

**Call us today on <Tel no.> to find out how we can help.**

<sup>1</sup>Figures relate to a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022.

<sup>2</sup>Based on Aviva's modelled data on SME customers with buildings insurance, September 2022.

<sup>3</sup>Based on survey data from Sedgwick across commercial properties for the period January 2021 to July 2022.

<sup>4</sup>Based on aggregated data from on-site reinstatement cost assessments conducted in the UK in 2021 where existing declared values were known by Cardinus.

<sup>5</sup>1 in 10 SMEs said they wouldn't survive if they had to pay more than £10,000 towards a claim in a survey of 502 micro, small and medium-sized business, carried out by YouGov on behalf of Aviva in September 2022. This would correlate to more than 500,000 businesses based on business population estimates for the UK and regions 2021: statistical release (www.gov.uk).

### Social post example:

When you know your business is properly covered in the event of loss, it frees you up to focus on where you want to go next. We can help you find a level of cover that helps you plan with confidence. Call us on <<Tel number>> today to talk about avoiding unexpected costs.

**Is your business ready for anything?**

Find out how to avoid underinsurance, today.

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And download assets to feature in your campaign, at [Broker Create](#).

## Renewals: Why should they consider a new valuation? Option 1

Email example:

Subject line: **Get a preferential rate on an up-to-date valuation before you renew**

### Help ensure your cover is at the right level when you renew

Dear **Name Surname**

We all love the convenience of simply renewing cover at the same level. But if it no longer reflects the true value of your business, it could leave you with bigger problems should something happen.

#### What is underinsurance?

Underinsurance is when the level of cover underestimates the true value of your property, assets and business. And, if you ever need to make a claim, it could lead to a significant shortfall when your business is at its most vulnerable.

You can find out more about underinsurance and the risks to your business in this handy guide from Aviva: **<< download a dual-branded version of the guide from Broker Create and either insert a link to the Underinsurance Guide held on your website, or add it as an attachment to your email>>**.

#### How can we help you avoid being underinsured?

An up-to-date valuation can make sure that your new cover reflects any changes brought about by factors such as inflation, supply chain issues and labour shortages.

That's why, as an Aviva policyholder, you can enjoy a preferential rate on a valuation from one of Aviva's Specialist Partners.

**Call us today to get a preferential rate on your up-to-date valuation.**

Social post example:

We all want renewals to be convenient. But, if they leave you with the wrong level of cover, it could lead to bigger problems if you need to make a claim.

That's why our Aviva policyholders can benefit from preferential rates on new valuations before renewing – so you know you have the level of cover your business requires. Get in touch to arrange yours today.

**Will your new cover give you the full protection you need?**

**Find out before you renew with an up-to-date valuation.**

<Broker logo here>

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## Renewals: Sending a personalised underinsurance report. Option 2



### Did you know you can further support your client by providing a personalised underinsurance report, created through e-Documents?

Go to the 'Renewals' folder in e-Documents to access the personalised report for your clients which will provide:

- details of underinsurance **for up to 15 premises**, listing each address that we believe to be at risk.
- **recommended Sum Insured limits per premises** – where we have enough data to develop a complete picture, we'll provide a recommendation of adequate cover.
- **recommended Specialist Partners where necessary** – where we don't have enough data to confidently recommend a Sum Insured limit, we'll point you in the direction of the right partners to provide expert valuation services at preferential rates.

The report is designed for you to share it directly with your client, helping them to make an informed decision. Here's an example of how you'd amend your renewal email to include a personalised underinsurance report:

Email example:

Subject line: **Let's check your cover is still meeting your protection needs**

### Help ensure your cover is at the right level when you renew

Dear **Name Surname**

We all love the convenience of simply renewing cover at the same level. But if it no longer reflects the true value of your business, it could leave you with bigger problems should something happen.

#### What is underinsurance?

Underinsurance is when the level of cover underestimates the true value of your property, assets and business. And, if you ever need to make a claim, it could lead to a significant shortfall when your business is at its most vulnerable.

You can find out more about underinsurance and the risks to your business in this handy guide from Aviva.

#### How can we help you stay covered?

We've attached a personalised underinsurance report that identifies – based on modelling of your property data and commercial analytics – which of your premises may be at risk of underinsurance.

By indicating where your Building Sum Insured is likely to no longer be adequate, we hope to be able to help you avoid being exposed financially at the point of a claim.

**To discuss the findings of the report and learn how we can help you get the right level of cover, call us today on <telephone number> or email us on <email address>**



## Underinsurance resources for you to use

### Sharing expertise

We've put together a range of useful videos, documents and tools you can use to help your clients understand underinsurance.

Feel free to share these in your conversations – or you can use them as inspiration, feature them, or point to them when creating your own communications. We've provided a link to each one opposite.

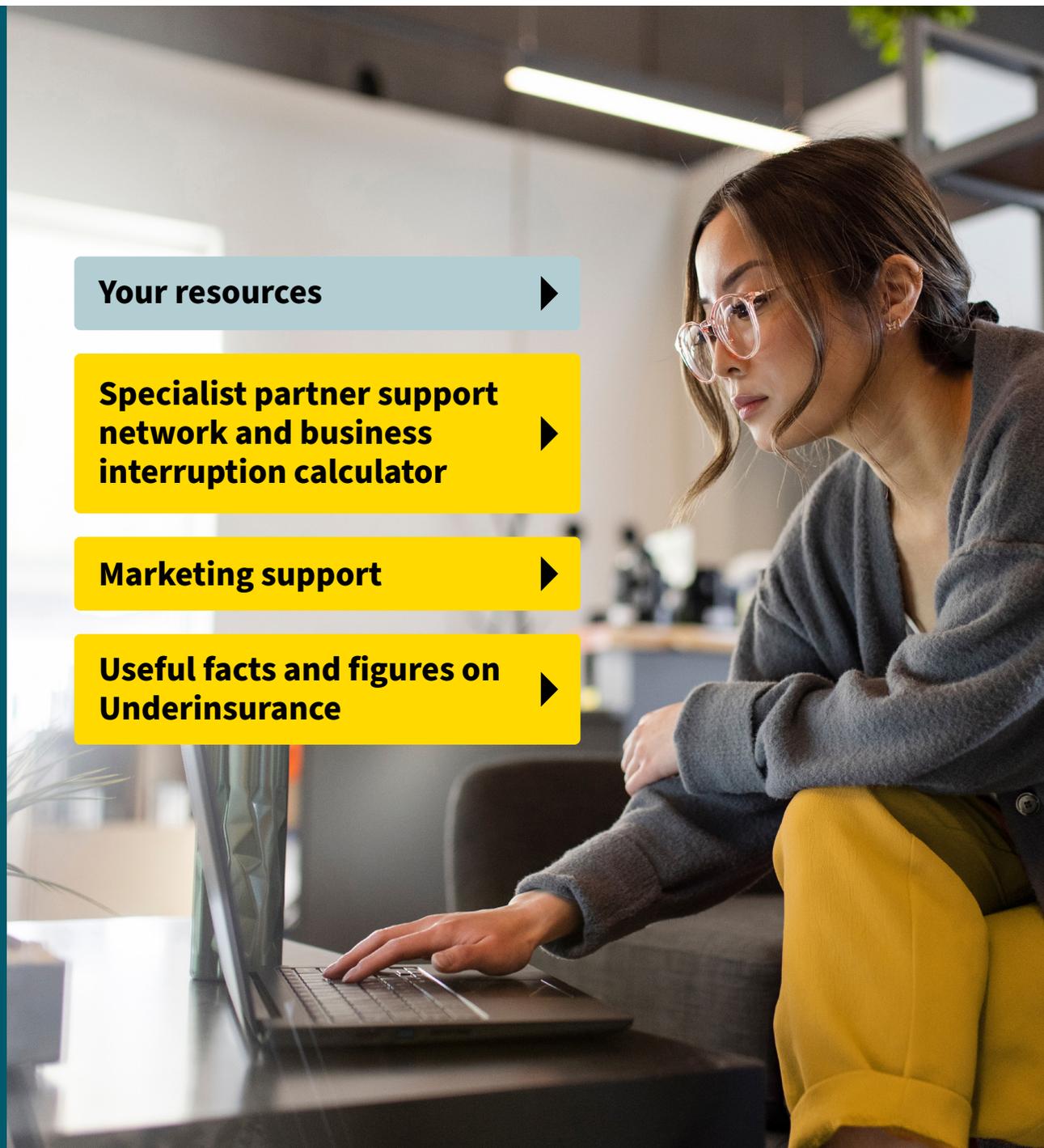
If you'd prefer to dual-brand content with Aviva, head to [Broker Create](#) where you'll also find a full suite of social media graphics ready for you to use.

Your resources ▶

Specialist partner support  
network and business  
interruption calculator ▶

Marketing support ▶

Useful facts and figures on  
Underinsurance ▶





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## Your resources



### **Underinsurance guide (PDF)**

A handy guide that explains underinsurance – which you can use in its current form, or go to Broker Create to include your own branding.



### **Claims scenarios (PDF)**

Short case-study scenarios outlining what could happen if a business is underinsured. These can also be dual branded.



### **Business Interruption: Rebuilding period and Rebuilding Valuation (PDF)**

A guide to the factors affecting how long it could take to rebuild and how much it could cost.



### **Interviews with our experts (videos)**

Short, conversational and accessible video interviews with Aviva experts covering these topics:

- The rising risk of underinsurance
- The link between claims inflation and underinsurance
- Data and underwriting support
- Aviva Expert Q&A – Engineering, inflation and underinsurance



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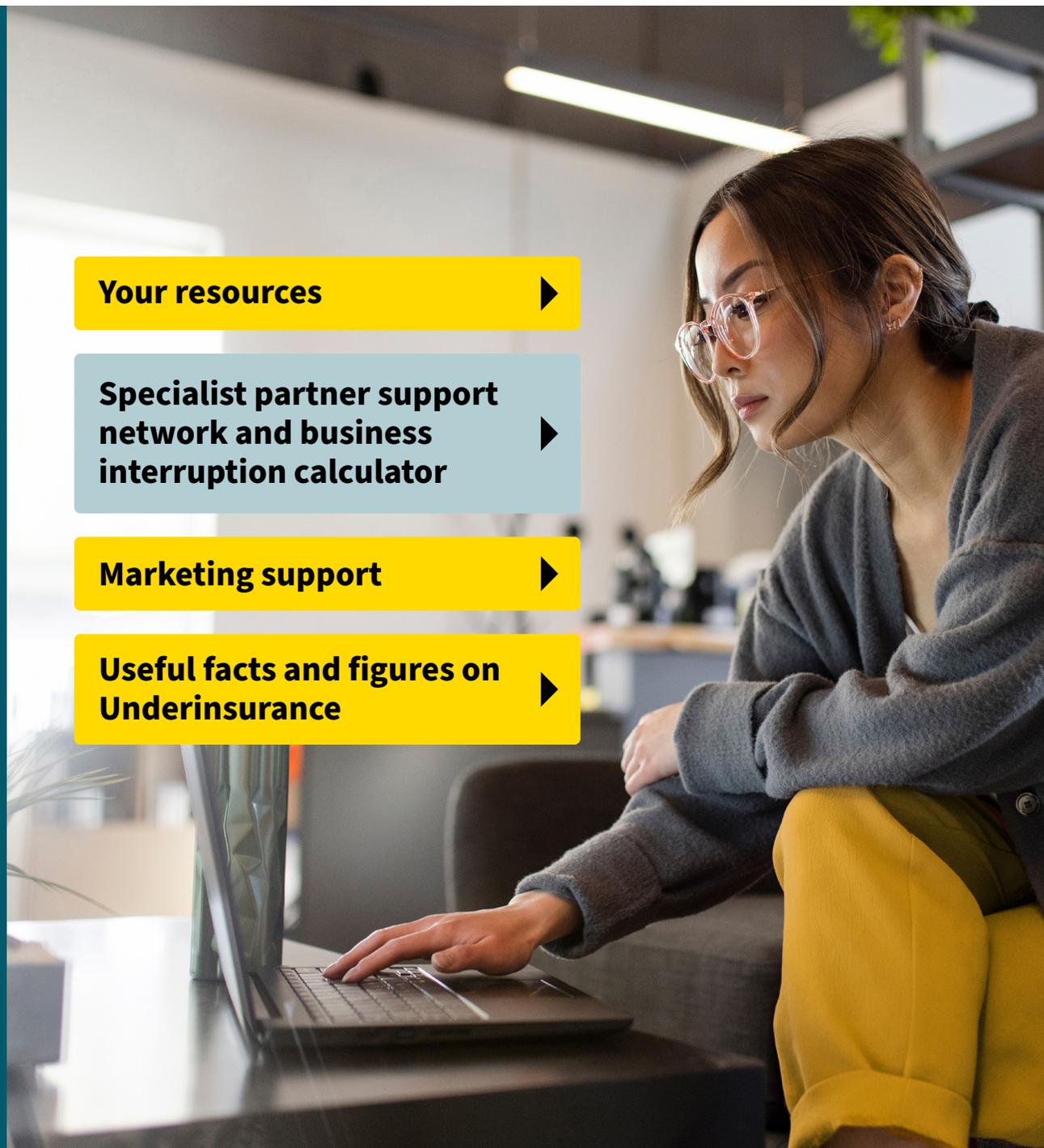
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### **Specialist Partner support network**

Through our Specialist Partner network, Aviva policyholders have access to reinstatement assessments at preferential rates. You can find out more about what they offer here:

#### **[Barrett Corp & Harrington Ltd](#)**

(reinstatement cost assessments)

#### **[Cardinus Risk Management](#)**

(reinstatement cost assessments)

#### **[Charterfields](#)**

(plant, machinery and contents valuation)

#### **[Sedgwick](#)**

(reinstatement cost assessments)



### **[Aviva's Business Interruption Calculator](#)**

Our Business Interruption Calculator lets you input information about your clients' business to recommend the level of Business Interruption cover required, as well as the indemnity period, should they suffer a major loss. Use it to support them in finding the right level of cover.



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### Marketing support



You can also find a wealth of additional marketing support and guidance on [www.brokermentor.co.uk](http://www.brokermentor.co.uk) – including our [Marketing Elevator tool](#), which can help you track and improve your skills.

**We're here to help, always!**

You can also reach out to the Aviva Marketing team for more support by emailing [marketingsupport@aviva.com](mailto:marketingsupport@aviva.com)





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**Marketing support**



**Useful facts and figures on  
Underinsurance**



## Underinsurance – Key facts and figures

Sometimes hard facts can help people get to grips with underinsurance – or change their existing perceptions of the topic. Try sprinkling a few of these at relevant points throughout your communications to help them understand the scale of the problem.

**What are businesses saying about underinsurance?** ▶

**What are insurance experts finding out about underinsurance?** ▶



## Underinsurance – Key facts and figures

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**What are businesses saying about underinsurance?** ▶

**What are insurance experts finding out about underinsurance?** ▶

### UK businesses say:

**91%**

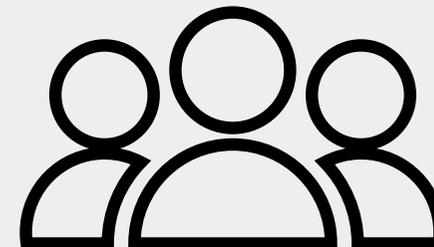
of SMEs are confident they have the right level of cover in place.<sup>1</sup>

**19%**

of businesses haven't reviewed their indemnity period in the last 2 years.<sup>1</sup>

**10%**

of SMEs – that's more than half a million UK businesses – believe they wouldn't survive if they had to pay up to £10,000 towards a claim that wasn't fully covered by insurance.<sup>2</sup>



#### Sources:

<sup>1</sup>Figures relate to a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022.

<sup>2</sup>1 in 10 SMEs said they wouldn't survive if they had to pay more than £10,000 towards a claim in a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022. This would correlate to more than 500,000 businesses based on business population estimates for the UK and regions 2021: statistical release ([www.gov.uk](http://www.gov.uk)).

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**What are businesses saying about underinsurance?** ▶

**What are insurance experts finding out about underinsurance?** ▶

### Insurance experts say:

Aviva estimates **42%** of SMEs who insure buildings with them are underinsured.<sup>2</sup>

Barrett Corp & Harrington found **77%** of properties were underinsured.<sup>3</sup>

Sedgwick report underinsurance in **85%** of commercial properties.<sup>4</sup>

Cardinus found **80%** of properties surveyed were underinsured by more than £750,000.<sup>5</sup>

Charterfields found **42%** of plant and machinery locations they surveyed were underinsured by more than half their value.<sup>6</sup>

### On business interruption – insurance experts say:

SMEs estimate, on average, that it would take just under **six months** for their business to be able to return to normal operations following a major loss such as a fire or flood.<sup>1</sup>

But a recent analysis of large claims made by Aviva customers found that the average lifecycle to close a claim was **385 days**.<sup>7</sup>



#### Sources:

<sup>1</sup>Figures relate to a survey of 502 micro, small and medium-sized businesses, carried out by YouGov on behalf of Aviva in September 2022.

<sup>2</sup>Based on Aviva's modelled data on SME customers with buildings insurance, September 2022.

<sup>3</sup>Based on survey data from Barrett Corp & Harrington (BCH) across commercial and residential properties. 4,813 surveys conducted between January-July 2022.

<sup>4</sup>Based on survey data from Sedgwick across commercial properties for the period January 2021 to July 2022.

<sup>5</sup>Based on aggregated data from on-site reinstatement cost assessments conducted in the UK in 2021 where existing declared values were known by Cardinus.

<sup>6</sup>Based on assessment data from Charterfields. Aggregated data based on UK assessments over the last 7 years, where existing declared values were known by Charterfields.

<sup>7</sup>Based on analysis of large claims (more than £100,000) that were settled by Aviva between 2018-2021.



## Campaign top tips – best practice for best results

Posting ▶

Sharing ▶

Responding ▶

Social platform checklist ▶





## Campaign top tips – best practice for best results

**Posting** ▶

**Sharing** ▶

**Responding** ▶

**Social platform checklist** ▶

**1**

### **Know your audience.**

All campaigns work best if you understand when and where to reach your audience. You know them best! But a little extra research could make all the difference. Use the channels and content you know will get most engagement.

**2**

### **Think about when to post – and when not to.**

When you're thinking of sharing any of the content in this document, make sure you do so when it will have the most impact. Clients are busy in the run-up to Christmas, for example. Will they want to think about insurance too? Or you might have a renewals period you want to align with?

**3**

### **Link your campaign together.**

Putting together an email and social posts on the same topic? Post these close together (either on the same day or within the same week) so there's consistency and a clear narrative for your audience to follow.

**4**

### **Remember momentum.**

Space different topics out across your campaign, so you share new and engaging stuff at each stage of the campaign – with every piece being a natural progression on the last.



## Campaign top tips – best practice for best results

Posting ▶

Sharing ▶

Responding ▶

Social platform checklist ▶



### Encourage interaction

Always make it simple and easy for people to respond – with clear language, prominent calls to action (CTAs) and links that take them where you want them to go.



### Start the sharing

Get a few of your team, or some key contacts, to share your content. This not only gets the word out – it also positions you as a relevant and valuable voice of authority that people are already listening to.



## Campaign top tips – best practice for best results

Posting ▶

Sharing ▶

Responding ▶

Social platform checklist ▶

### Keep the conversation going

Make sure you monitor your emails and social posts (including the comments) to identify any potential queries, conversations or leads.

### Be responsive

Be ready to respond ASAP, ideally within a matter of hours, but certainly no longer than a day. Setting aside a small amount of time could help.

### Consistency is key

Try to respond in the same tone you're using for the campaign itself. And always remember to be clear what next steps you want them to take.

### Capture that data

If you already have lead capture on a contact page, newsletter sign-up or similar, is it possible to link to it, so you can collect and keep all your data in one place? You can find guidance on your regulatory responsibilities when collecting client data here: <https://ico.org.uk/>



# Campaign top tips – best practice for best results

Posting ▶

Sharing ▶

Responding ▶

**Social platform checklist ▶**



## LinkedIn

Text viewable before 'Read more' cut-off:	<b>150</b> characters
Paid post headline recommendation:	<b>70</b> characters
Image dimensions:	<b>1200 x 627</b> pixels
Profile picture dimensions:	<b>400 x 400</b> pixels
Cover/header image dimensions:	<b>1128 x 191</b> pixels



## Facebook

Text viewable before 'Read more' cut-off:	<b>125</b> characters
Paid post headline recommendation:	<b>27</b> characters
Image dimensions:	<b>1200 x 630</b> pixels
Profile picture dimensions:	<b>170 x 170</b> pixels
Cover/header image dimensions:	<b>851 x 315</b>



## X

X character limit:	<b>280</b> characters
Character limit on paid posts:	<b>257</b> (with 23 characters used for CTA link)
Image dimensions:	<b>1024 x 512</b> pixels
Profile picture dimensions:	<b>400 x 400</b> pixels
Cover/header image dimensions:	<b>1500 x 500</b> pixels



## Instagram

Text viewable before 'Read more' cut-off:	<b>125</b> characters
Paid post headline recommendation:	<b>27</b> characters
Image dimensions:	<b>1080 x 1350</b> pixels
Profile picture dimensions:	<b>320 x 320</b> pixels
Cover/header image dimensions:	N/A

Specifications correct as of summer 2023.



## Email marketing – in a nutshell

This example email shows just one way of starting a conversation about underinsurance. We've included some tips to think about when writing your own emails. But remember to give it your own spin – and test and learn what works for your clients.

**Just click here  to show the tips.**

To help get you started, you can also find a range of templates you can dual-brand with Aviva, and other campaign collateral on [Broker Create](#).

### New message

To:

Subject: **The hidden danger of underinsuring your business **

#### **How much will getting back to business really cost?**

Dear **Name Surname**

You've probably noticed everyday price rises caused by inflation. However, have you considered how it might affect a claim on your business insurance? 

Inflation, supply chain issues and labour shortages are all affecting the cost and speed of getting businesses back up and running after an incident – with some prices rising faster than others.

#### **What does that mean for you?**

We're seeing underinsurance becoming a more pressing issue for businesses<sup>1</sup> – where the level of cover underestimates the true value of your property, assets and business. And, if you ever need to make a claim, it could lead to a significant shortfall when your business is at its most vulnerable. 

You can find out more about the impact of underinsurance by watching this video from Aviva: [<<Link>>](#) 

#### **We can work with you to help make sure you have the right level of cover for your business; just get in touch either by calling us on <tel no> or email as <email address>.**





## Email marketing – in a nutshell

This example email shows just one way of starting a conversation about underinsurance. We've included some tips to think about when writing your own emails. But remember to give it your own spin – and test and learn what works for your clients.

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To help get you started, you can also find a range of templates you can dual-brand with Aviva, and other campaign collateral on [Broker Create](#).

**Hard-hitting, succinct subject line grabs attention and answers the question “why should I open and read this email?”**  
**Top tip: keep it below 60 characters and make sure it reflects the content of the email.**

**! How much will getting back to business really cost?**  
**A question-based headline starts the conversation and gets them thinking.**

**! Introductory paragraph is succinct and relatable but also intriguing. The rhetorical question encourages them to read on.**

**! What does that mean for you?**  
**Information is chunked into short paragraphs. Question-based headlines make the subject of each section clear.**  
**Top tip: Two-sentence paragraphs are best – using clear, informative subheadings. You can even use bullet points for key points if appropriate.**

**! Jargon-free, succinct explanation (in plain English) focusing on what it means for the reader.**

**! We can work with you to help make sure you have the right cover in place. Get in touch either by calling us on 01234 567890 or by emailing us on [info@aviva.co.uk](#).**  
**Sign-off focuses on the benefit to the reader and pushes them towards what you want them to do next.**

**! Clear, succinct CTA. Don't forget, you can offer multiple ways to keep the conversation going if you have them.**

**! Add value for the reader by pointing them towards any relevant resources. This also helps demonstrate your credentials and expertise in this area.**  
**Top tip: Stats are another great way to demonstrate expertise. Just make sure they're relevant and properly referenced.**

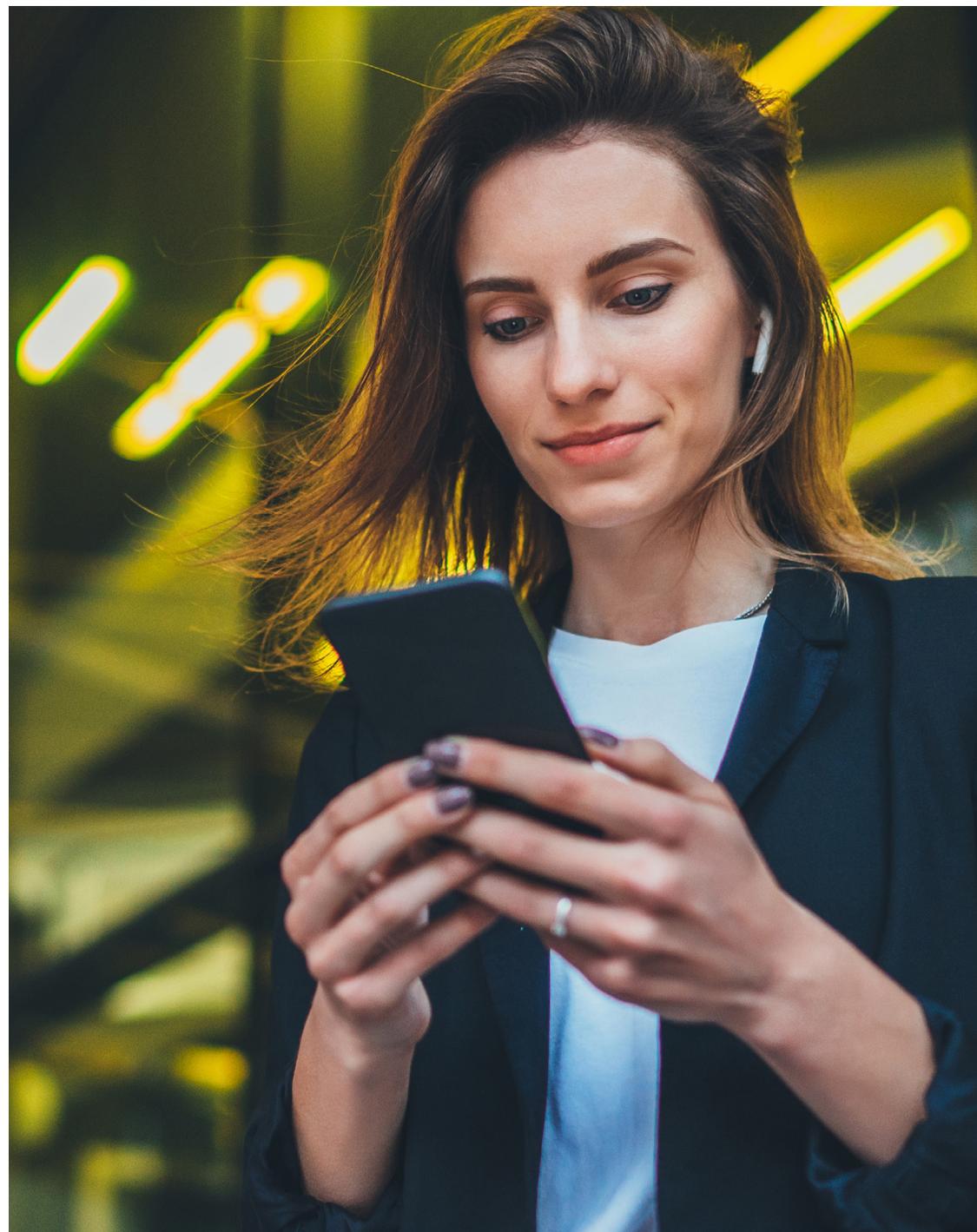


## Social media marketing – made simple

A good social post is short and punchy. So, don't try to do everything in every post. Think about what you want them to do at each stage of your campaign: Notice you? Engage with you? Click on some content? Take action? The table on the next page gives you some quick guidance on what to think about when writing each post type.

**Quick guidance** ▶

**Examples** ▶



# Quick guide to social media marketing



## Content style

Easily digestible.  
Stand-alone.  
Highly shareable.  
Bite-size data and insights.

Interactive.  
Community-focused.  
Audience-led.

Content-focused.  
Intriguing.

Clear.  
Succinct.  
Conversion-focused.

## Top tips

Add relevant hashtags with a substantial following (max. 3 per post).  
Use eye-catching copy with a stand-alone leading sentence outlining your theme.

Ask questions that are open, on-topic and easy to answer.  
Focus on client needs.  
Adopt a helpful, supportive tone.

Be clear and specific about what they will get if they click (e.g. 'Discover our 6 top tips').  
Focus on the insights most interesting to your audience.

Focus on the 5 Ws: who you are, what problems you can help with, when, why and where they can reach you.  
Make sure your CTA is clear about what they need to do next.

The examples below show how you could get a conversation about underinsurance started... and keep it going. You can also find ready-made resources and assets on [Broker Create](#) that you can share or use as inspiration.

## Just click here to show the tips.

Example 1:

 **Your business name**  
June 28 at 1:01pm

 It's easy to underestimate how long it could take to get back on your feet – and not having the right level of cover could leave you struggling during a business interruption. Using Aviva's Business Interruption Calculator can help you find out if you're properly covered. Get in touch today. #TacklingUnderinsurance 



**Is your business covered if you can't operate?**

 Aviva's Business Interruption Calculator can help you find out.

In association with 

<Broker logo here>

 Like  Comment  Repost  Send

Example 2:

 **Your business name**  
June 28 at 1:01pm

 If your level of insurance cover is too low, it could turn peace of mind into a real headache when your business needs it least. Find out what underinsurance is and how it could impact you in this Underinsurance Guide from Aviva **<download a dual-branded version of the guide from Broker Create and either insert a link to the Underinsurance Guide held on your website, or upload a copy of the guide to your social post instead of the image>** #TacklingUnderinsurance 



**How much will getting back to business really cost?** 

Read our handy guide to underinsurance 



In association with 

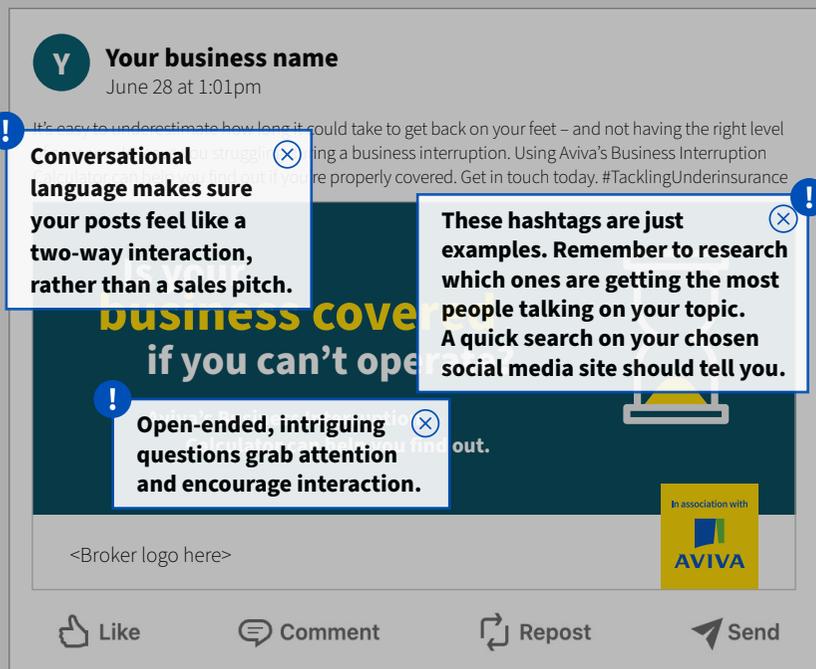
<Broker logo here>

 Like  Comment  Repost  Send

The examples below show how you could get a conversation about underinsurance started... and keep it going. You can also find ready-made resources and assets on [Broker Create](#) that you can share or use as inspiration.

## Just click here to show the tips.

Example 1:



**Y Your business name**  
June 28 at 1:01pm

It's easy to underestimate how long it could take to get back on your feet – and not having the right level of business cover could mean a struggle if you're not properly covered. Get in touch today. #TacklingUnderinsurance

**Conversational language makes sure your posts feel like a two-way interaction, rather than a sales pitch.**

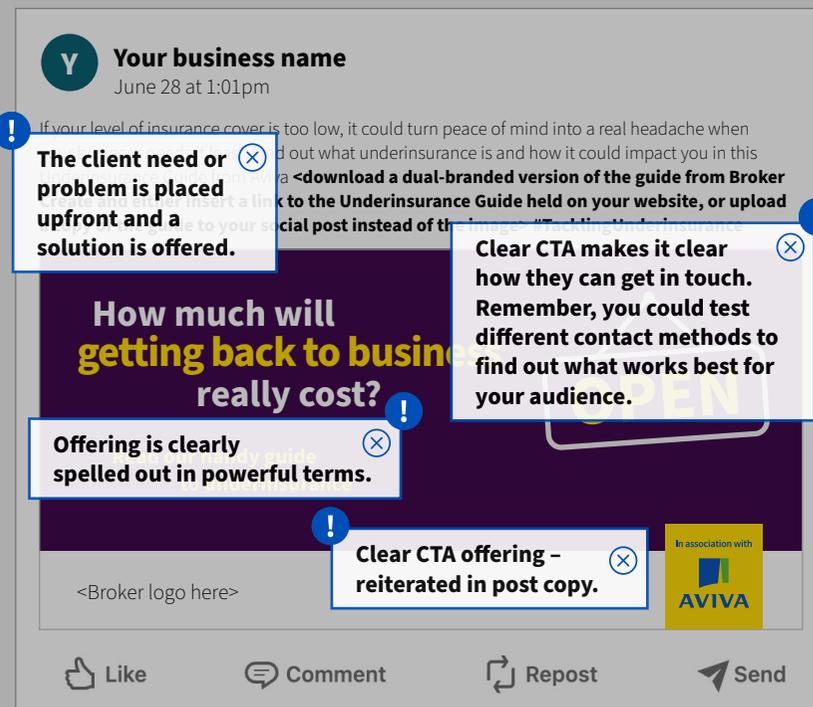
**Open-ended, intriguing questions grab attention and encourage interaction.**

**These hashtags are just examples. Remember to research which ones are getting the most people talking on your topic. A quick search on your chosen social media site should tell you.**

business cover if you can't open...  
AVIVA  
<Broker logo here>

Like Comment Repost Send

Example 2:



**Y Your business name**  
June 28 at 1:01pm

If your level of insurance cover is too low, it could turn peace of mind into a real headache when you find out what underinsurance is and how it could impact you in this time of crisis. [Download a dual-branded version of the guide from Broker Create](#) to the Underinsurance Guide held on your website, or upload it to your social post instead of the link. #TacklingUnderinsurance

**The client need or problem is placed upfront and a solution is offered.**

**Offering is clearly spelled out in powerful terms.**

**Clear CTA makes it clear how they can get in touch. Remember, you could test different contact methods to find out what works best for your audience.**

**Clear CTA offering – reiterated in post copy.**

How much will getting back to business really cost?  
AVIVA  
<Broker logo here>

Like Comment Repost Send



## Writing website content – the right way

Your website is your shop window. You want everything in it to reflect well on you and draw people in. That's why it's so important any content you publish helps position you as authoritative experts. And that means getting the quality, expertise level and presentation right.

**Questions to ask yourself before you post** ▶

**Example of core principles in action** ▶



# Questions to ask yourself before you publish



Is your content...



## High-quality

Trustworthy?  
(e.g., clearly sourced and referenced, author credentials clear).

Written by an expert?

Free from factual errors?



## Expert

Up-to-date and topical?  
Insightful and interesting?

Clearly signposted  
(easy to see what it's about)?



## Well-presented

Free from spelling or style errors?

Too focused on sales instead of insight?

Looking good on mobile devices?

As accessible as possible?

# Example of core principles in action

Just click here  to show the tips.

## Could replacing underinsured plant and machinery cost more than you think?

If your plant, equipment and contents aren't valued accurately, it could cost more than you think to replace them after a loss. In volatile economic times, you need to understand the factors that could influence their changing value, leaving you potentially underinsured.

 As a chartered surveyor with specialist knowledge and experience in this area, we asked our Director, Bob Smith, to tell us what to look out for.

### The three factors influencing plant and machinery valuations

-  **Inflation** – material costs, labour rates and contractor margins have fluctuated over the last few years.
-  **Exchange rates** – rates continue to be highly volatile. This is having a knock-on effect on UK prices for materials and equipment.
- Regulation** – regulations are continually evolving, and these changes may not be reflected in declared current values which are likely to be based on historic costs.

### Inflation influences different price rises at different rates

The Consumer Price Index (CPI) is often reported in news headlines. However, this rate doesn't always match changes in construction or equipment costs. For example, the UK CPI figure was 9.9% for the year to August 2022.<sup>1</sup> In comparison, the index of goods and materials produced by UK manufacturers (often referred to as 'factory gate' prices) was up 16.1%.<sup>1</sup> 

This shows how the cost of different asset types has varied over the last few years. Significantly, the replacement costs for plant and machinery have varied independently to building reinstatement costs.

### Volatile exchange rates make imports expensive

Plant and machinery are often imported or contain imported components. When assessing current costs for overseas-sourced equipment, therefore, currency exchange rates influence reinstatement costs.

And we all know currency exchange rates vary. For example, the exchange rate between the United States dollar and the British pound has changed dramatically to the lows we've seen in September 2022. Other currencies have seen similar fluctuations.

### Changing regulations can make like-for-like replacement impossible

Regulations are continually changing. Increased expectations of building standards or noise and emissions limits could significantly drive up the cost of replacing any lost facilities – or even make it impossible to rebuild at the same location.

### What can you do to make sure your business stays protected?

It's best to regularly revisit your reinstatement costs to make sure they're accurate, particularly for plant and machinery. Make sure they reflect appropriate cost movements and update declared values or historic costs.

If you haven't had an independent assessment carried out recently – in the last three years for example – then it might be a good idea to get one.

We can provide you with accurate valuation assessments for plant, equipment and contents. 

**Call us today on 0123 456 789 or email us at [bob.smith@smithsurveying.com](mailto:bob.smith@smithsurveying.com)**

 <sup>1</sup><https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/august2022>

# Example of core principles in action

Just click here  to show the tips.

**Intriguing question gets attention while also briefly summarising content.**

## ! Could replacing underinsured plant and machinery cost more than you think?

If your plant, equipment and contents aren't valued accurately, it could cost you more to replace them after a loss. In volatile economic times, you need to understand the factors that could influence their changing value, leaving you potentially underinsured.

**This content is written by an expert and can be trusted.**

With your knowledge and experience in this area, we asked our Director to tell us what to look out for.

**Short intro outlines content – starting with the client need (why it's relevant to them), then moving onto reasons to read further.**

### The three factors influencing plant and machinery valuations

- **Inflation** – material costs, labour rates and contractor margins have fluctuated over the last few years.
- **Exchange rates** – rates continue to be highly volatile. This is having a knock-on effect on the cost of materials and equipment.
- **Regulation** – regulations are continually evolving, and these changes may not be reflected in current values which are likely to be based on historic costs.

**The content is 'chunked' into sections with clear headings, making it digestible and easy for readers to scan.**

**Bullet points are useful for summarising complex information.**

### Inflation influences different price rises at different rates

The Consumer Price Index (CPI) is often reported in news headlines. However, this rate doesn't always match changes in construction or equipment costs. For example, the UK CPI figure was 9.9% for the year to August 2022.<sup>1</sup> In comparison, the index of goods and materials produced by UK manufacturers (often referred to as 'factory output')

**Data is accurate and clearly referenced.**

This shows how the cost of different asset types has varied over the last few years. Significant changes in plant and machinery have varied independently to building reinstatement costs.

### Volatile exchange rates make imports expensive

Plant and machinery are often imported or contain imported components. When assessing current costs for overseas-sourced equipment, therefore, currency exchange rates influence reinstatement costs.

And we all know currency exchange rates vary. For example, the exchange rate between the United States dollar and the pound has changed dramatically to the lows we've seen in September 2022. Other currencies have seen similar fluctuations.

**...a clear CTA signposting where they should go next, offering options where appropriate.**

### Changing regulations can make like-for-like replacement impossible

Regulations are continually changing. Increased expectations of building standards or noise and emissions limits significantly drive up the cost of replacing any lost facilities – or even make it impossible to rebuild at the same level.

**While you don't want your content to be sales-y, it's important to offer some solutions towards the end. Leading them into...**

### ! What can you do to make sure your business stays protected?

Revisit your reinstatement costs to make sure they're accurate, particularly for plant and machinery. Ensure they reflect appropriate cost movements and update declared values or historic costs.

If you haven't had an independent assessment carried out recently – in the last three years for example – then it might be a good idea to get one.

**Remember, you can also test and learn what works best for your audience across different pieces of content.**

we can provide you with accurate valuation assessments for plant, equipment and contents.

**Signpost your references at the bottom of your page.**

**Call us today on 0123 456 789 or email us at bob.smith@smithsurveying.com**

<sup>1</sup><https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/august2022>

Contact **MarketingSupport@aviva.com**  
for any queries or additional support

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