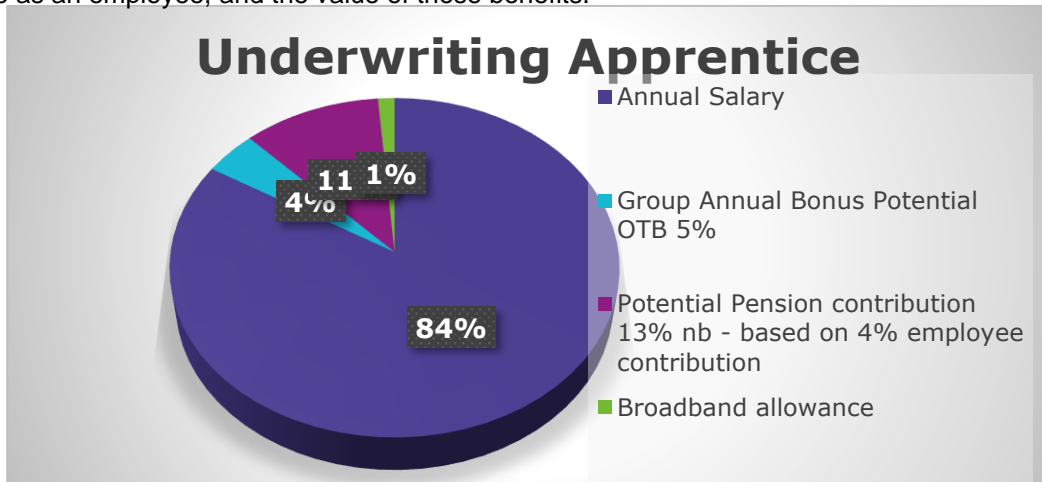


Benefits and Rewards. Underwriting Apprenticeship

At HSB, we believe that great work should be recognised and rewarded. The table below shows an illustration of the pay and benefits you receive or may be entitled to as an employee, and the value of those benefits.

Annual Salary	£20,000
Group Annual Bonus Potential OTB 5%	£1,000
Pension contribution 13% ER based on a 4% EE	£2,600
Tax free Broadband allowance	£312
Benefits Total Value:	£23,912



Additional Benefits:

Annual Leave & Buy/Sell Scheme	25 days plus holiday buy/sell scheme
HSB Pension Scheme	Flexible Pension scheme offers you a zero contribution scheme with 9% paid by HSB. HSB will then further match your contributions up to 4% resulting in a total monthly contribution of 17% of your basic salary into the Plan.
Group Bonus	<ul style="list-style-type: none"> You will have the opportunity to participate in the Munich Re Group Profit Share Bonus Scheme at 5% OTB
Agile Working	<ul style="list-style-type: none"> HSB runs on an agile working system supporting a hybrid working environment
Professional Development through the Professional Pathway	<ul style="list-style-type: none"> Product and UW training via on the job and internal product training
Apprenticeship development via Davies Group	<ul style="list-style-type: none"> Study and Cii qualification support
Professional Memberships	<ul style="list-style-type: none"> HSB reimburse your professional membership subscriptions that are related to your role.
Cycle to Work Scheme	<ul style="list-style-type: none"> Cycle and cycle equipment purchase and make TAX and NI savings via salary sacrifice.
Employee Assistance Programme	<ul style="list-style-type: none"> Free 24/7 access to confidential advice on any challenges you encounter in life from moving to a new house to family crises.
Facilities	<ul style="list-style-type: none"> Secure cycle storage points, free shower and tea & coffee facilities our offices.
Aviva Private Healthcare	<ul style="list-style-type: none"> Opportunity to join the healthcare scheme free of charge (other than a small P11D adjustment). medical history disregarded.
Cigna Dental	<ul style="list-style-type: none"> Opportunity to join the dental scheme free of charge (other than a small P11D adjustment).
Reward Gateway	<ul style="list-style-type: none"> Opportunity to discover fantastic discounts at a host of retailers.
Health and Wellbeing	<ul style="list-style-type: none"> A programme of regular events and activities designed to promote health and wellbeing both in the workplace and in everyday life.
Occupational Maternity, Paternity or Adoption Leave	<ul style="list-style-type: none"> Above statutory minimum entitlement.
Occupational Sick Pay	<ul style="list-style-type: none"> Above statutory minimum entitlement. 8 weeks' Company Sick Pay in any 12 month period based on basic salary only followed by SSP only.
DSE User Subsidy	<ul style="list-style-type: none"> Reimbursement of eye test and £65 towards spectacles every 2 years.
Communication Equipment	<ul style="list-style-type: none"> A role specific entitlement to assist you in performing your duties. Equipment includes Laptops, Phones.