



Protection Referral Service

A fully advised, protection referral service delivered by Caspian Insurance, who specialise in protecting high net worth clients and business owners.

Join the 400+ firms that have partnered with Caspian to protect their customers

A man with a beard and mustache, wearing a dark suit jacket over a white shirt, is smiling and looking at a tablet computer. He is holding a white stylus in his right hand. The background is a dark, moody blue with a subtle light gradient. The word "Contents" is written vertically in white text on the right side of the image.

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Protection Advice

Delivered as an extension of your firm

Caspian Insurance is proud to be Omni Protect's endorsed referral partner for specialist protection advice.

We support advisory firms that want absolute confidence in how their clients are advised, communicated with and looked after.

We work alongside financial advisers and firms to deliver fully advised protection, ensuring clients receive the right outcomes without compromising adviser relationships, governance standards or client experience.

Our role is simple:

To work hand in hand with the adviser to support your clients in protecting what matters most to them.

The Caspian Insurance Difference

A platinum-standard service, built for long-term partnerships

As Omni Protect's endorsed referral partner, we provide a structured, adviser-led protection referral service built around experience, process and trust.

We are not a volume-driven referral desk. We are a carefully managed extension of your proposition, designed to support professional advisers and protect the client relationship at every stage.

What sets us apart:

- Experienced advisers with in-depth knowledge across personal and business protection advice
- Dedicated partnership account management
- Winners of multiple awards for our customer service
- Established delivery via long-standing professional partnerships and advisers alike.
- Customer portal designed to track referrals and client status

Our track record across 2025:

Over **£1 Billion** placed on risk

Cover **Award Winner** for client engagement

Average partner earned commission of **£1,500 per case**

Worked with **over 400** partner firms

Over **3,500** client cases referred

Trusted by advisory firms nationwide, our approach is measured, compliant and focused on giving industry leading advice and utilising our experience in underwriting to help our partner's clients receive the best service.

How the referral process works

A clear, controlled and adviser-centric journey

We make referring straightforward, while maintaining full transparency throughout the client journey.

At every stage, adviser relationships are respected.

Clients remain your clients, always.

01

Referral submitted

A simple referral process to share the client's key information and objectives.

02

Client contact

The client is contacted by a senior protection adviser from Caspian, specialising in referral partners who will arrange an introductory meeting.

03

Advice & recommendation

We assess the client's needs and identify areas of risk before providing recommendations for protection.

04

Placement & implementation

We search the market based on your client's medical and financial needs to provide the most suitable cover options.

05

Completion & confirmation

We assist with full client onboarding and trusts where appropriate.



Our People

Experienced professionals,
dedicated to your clients

Our service is delivered by a team of senior experienced advisors who understand the expectations of wealth-focused advisory firms.

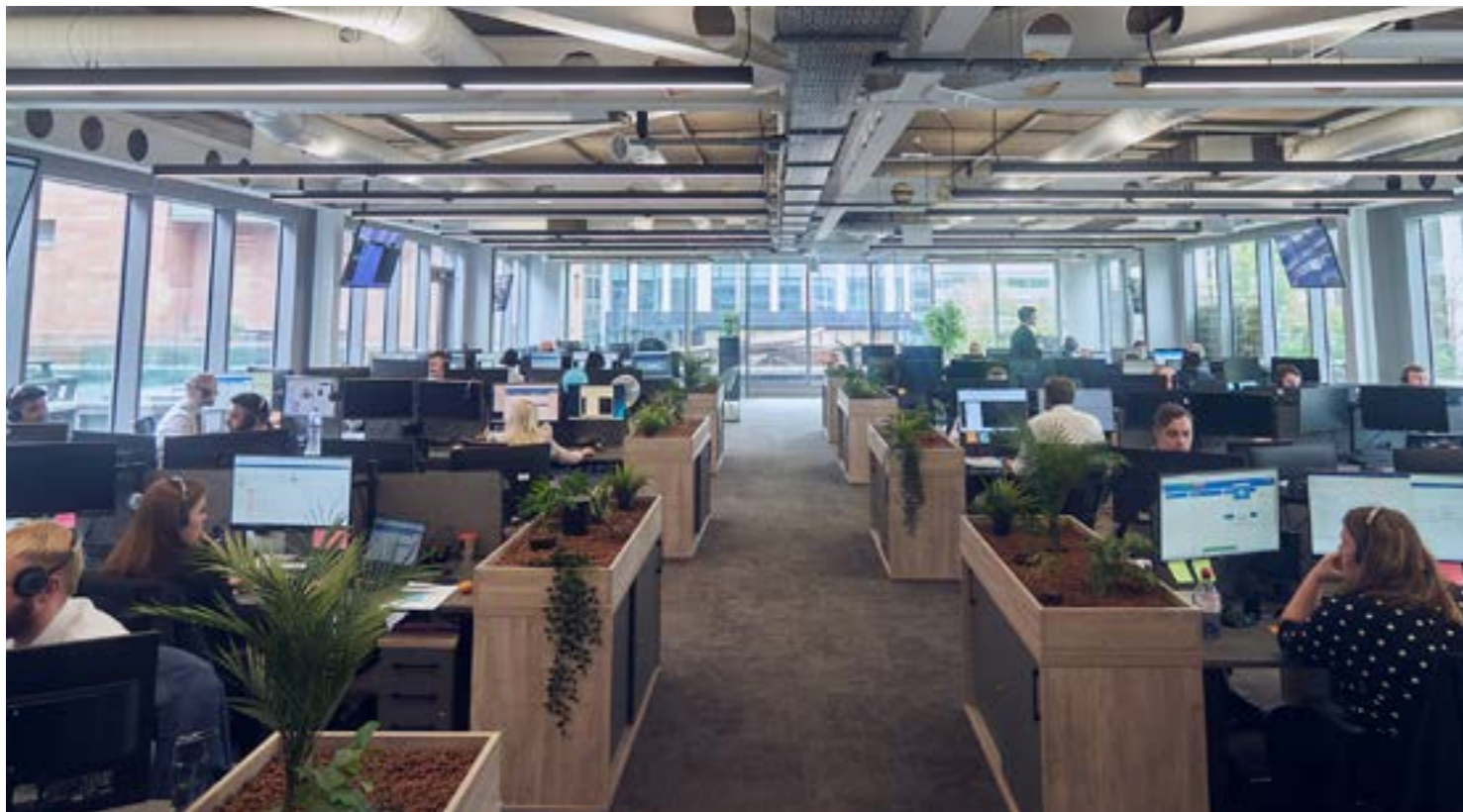
Partnership Account Management

Your primary relationship point - ensuring consistent service, alignment with your firm, and smooth referral management.

Protection Advisers

Our advisers bring extensive experience across personal, high net worth and business protection, delivering advice with professionalism, empathy and technical confidence.

Your clients are supported by people,
not processes.



Supporting Complex Client Needs

Expertise where it matters most

Some clients require a more considered approach to protection planning.

As Omni Protect's endorsed referral partner, we have the experience and technical capability to support:

- Clients with complex personal or financial circumstances
- Bespoke protection solutions
- Cases requiring careful structuring and adviser collaboration

We handle these situations with the same calm, disciplined approach that defines our service, ensuring appropriate outcomes without compromising efficiency or focus.



Working with Caspian

A trusted endorsed referral partner

We support advisory firms who value quality, discretion and long-term client relationships.

If you would like to discuss how the Protection Referral Service could support your firm, or if you are ready to begin referring clients, please speak with our partnership team.

partnerships@caspianinsurance.co.uk