

— Case study

When a growing FinTech needed watertight coverage, we brought the specialist focus they'd been missing.



Client case study: Moneyhub

Moneyhub is a UK-based FinTech transforming the financial wellness of people and businesses. Their products range from consumer apps for tracking personal finances to open payments products, developer APIs, and decisioning technology for lenders.

With customers including Aon, L&G, Mercer, Nationwide, Scottish Widows, Standard Life and Vodafone, Moneyhub sure knows how to scale. But as they continued to grow, they needed an insurance partner to support that journey and make sure their cover had the specialist focus the FinTech space demands.

We worked together on structuring a new insurance programme for Moneyhub, one that identified and fixed key gaps in their previous cover, including removing financial services and insolvency exclusions that no longer matched their scale or risk profile. We tailored their policies specifically to the FinTech industry, making sure the wording reflected the nature of their business and negotiated appropriate limits to suit their operations.

But it didn't stop there. We stayed close to the business through quarterly reviews, offering support on contract negotiations, and advising on broader risk strategies, including mandating insurance for their Appointed Representatives to help reduce regulatory exposure and better protect their customers. And when their 2024 renewals came around, that close partnership paid off, we helped secure premium savings even as the business continued to grow.

Moneyhub was journeying upwards – we made sure they would stay covered all the way.

For an evolving business, the importance of insurance solutions aligned with its approach is important. Capsule has, with its extensive FinTech expertise, evaluated and customised Moneyhub's coverage to ensure it meets our exact needs with a focus on our innovative approach. Their exceptional support and strategic partnership have been instrumental in enabling us to grow with assurance and stability.

Warren Turner | Finance Director at Moneyhub

Don't settle for generic policies when specialist cover is what you need.

Reach out to our team today for tailored protection.

Capsule

Next-level thinking
for scale up businesses

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