

Professions

Today's professionals want fast, simple insurance without compromising on cover or cost. Our modular policy goes beyond standard professional indemnity, addressing key exposures for a wide range of firms. Our expert team are happy to consider any size and style of risk including specialist and unusual professions.



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At a glance

Comprehensive legal cover

We provide full civil liability coverage and cover the costs incurred attending court sessions. Our cover can be extended to include cover for suits brought in the US or Canada.

Breach of contract cover

We provide clear, unambiguous cover for breach of a client contract. We will pay sums which you become legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

Withheld fees & claims cover

Our policy includes reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Intellectual property rights infringement

Our policy covers costs associated with copyright and trademark infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

Full pollution liability

This feature covers both sudden as well as accidental and gradual pollution, which is an increasingly important exposure as environmental regulations become stricter and more complex.

Comprehensive insurance package

Our policy includes a comprehensive package of coverage including professional indemnity, public liability, products liability, cyber & privacy, cyber crime, property, business interruption, D&O and legal expenses.

Cyber liability cover

Businesses holding sensitive data can be a target for cyber attacks and cybercrime that can lead to potential data loss, privacy breaches and reputational damage. Our network, privacy and cybercrime cover options provide protection against the most frequent and severe cyber claims including ransomware and theft of funds.

What we love

- Management consultants
- Recruitment
- Sports agents
- Training companies
- Translators / interpreters

What we consider

Business consultancy, call centres (inbound), cartographers, consultancies: H&S, PR, HR, QA, elearning, environmental consultancy (including ecological studies, environmental impact studies), event organisers, home tutors, immigration agents, life coaches, loss assessors/adjusters, market researcher companies, mediators (non-binding), organisational consultancy, promoters, traffic consultants, travel agents.

What we ordinarily decline

Accountants, bailiffs, cleaning contractors, data protection officers, debt collectors, driving instructors, financial planners, insurance brokers, lawyers, legal advisors, mortgage surveyors, notaries public, outbound call centres, para-planners, seedsmen, stock brokers, tour operators, valuers.