

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

Full civil liability

We provide full civil liability coverage and cover the costs incurred attending court sessions. Our cover can extend 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 and 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.

Liability combined package

Our policy includes a comprehensive package of coverage including professional indemnity, public liability, products liability, employers' 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 loss of data, privacy breaches and even reputational damage. Our network, privacy and cybercrime cover options are tailored to provide protection against the most frequent and severe cyber claims including ransomware and theft of funds.

What we love

Our appetite includes, but is not limited to:
Business consultants, call centres (inbound),
Consultancies: H&S, PR, HR, QA, environmental consultancy, education advisors, event organisers, food consultants, life coaches, management consultants, market researchers, organisational consultancy, security consultants, sports agents, training companies, translators

What we consider

Loss assessors/adjusters, mediators (non-binding), immigration agents, travel consultants, promoters, transfer agents, traffic consultants, waste brokers

What we ordinarily decline

Valuers, legal advice including: solicitors/paralegal advisors/notaries public, financial advisors, tour operators, seedsmen, stockbrokers, mortgage brokers, debt collectors, bailiffs, data protection officers, insurance brokers.