

Professions

Today's professional expects the best of both worlds from their insurance: an easy, quick buying process, yet comprehensive cover, and all at a competitive price. Our policy is a product designed to surpass these expectations – it is much more than just a professional indemnity insurance. Most small and medium-sized professional risks are suitable, and our experienced team are also happy to consider very specialist or unusual professions. Our modular policy is targeted at key exposures for professional services firms.



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At a glance

Comprehensive legal cover

We provide full civil liability 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

Clear, unambiguous cover for breach of a client contract. Covers sums 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 brought against you, including legal costs, damages and settlements.

Full pollution liability

This feature covers both sudden, accidental and gradual pollution—critical especially as environmental regulations become stricter and more complex.

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.

Flexible modular package offering

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

What we love

Business consultants, call centres (inbound), court reporters, forwarding agents, education advisors, event organisers, export agents, food consultants, H&S consultants, HR consultants, life coaches, management consultants, market researchers, PR consultants, QA consultants, security consultants, sports agents and training companies.

What we consider

Environmental consultants (ecological studies, impact studies, recycling consultants, 'green' consultants), loss assessors/adjusters, mediators, migration agents, promoters, sustainability consultants, transfer agents, traffic consultants and travel consultants.

What we ordinarily decline

Valuers, lawyers, legal advisors, financial planners, para-planners, tour operators, seedsmen, stockbrokers, mortgage brokers/surveyors, data protection officers, debt collectors, bailiffs, notaries public, cleaning contractors, driving instructors, accountants, surveyors, estate agents, outbound call centres and insurance brokers.

Projects: Commercialization, capital raising, investment advice, legal advice.