

# Insurance Cover Highlights

The prices below refer to the cost of insurance between now and January 4<sup>th</sup> 2023.

Service	E/L £10m	P/L £5m	PI £5m*	PA	Cost	Cost after tax relief
Bronze	✓	✓	X	X	£149.50	£121.10
Silver	✓	✓	✓	X	£189.50	£153.50
Gold	✓	✓	✓	✓	£199.50	£161.60

\*A cap below £5m applies in certain sectors. Please contact us if you require further clarification.

## Employers Liability Insurance £10m (E/L)

Employers Liability Insurance provides valuable protection against any costs and compensation awards you are legally liable to pay resulting from injury or disease to any employee during the course of their employment. Most agencies will insist on this type of cover.

## Public Liability Insurance £5m (P/L)

Public Liability Insurance provides valuable protection against any costs and compensation awards you are legally liable to pay resulting from accidental injury or disease to any member of the public or business or any accidental loss or damage to their property. As above most agencies will insist on this cover.

## Professional Indemnity Insurance £5m (PI)

Professional Indemnity Insurance provides essential financial protection for you, in the event that your client suffers a loss as a result of an alleged negligent act, error or omission arising from the provision of professional services. Professional Indemnity Insurance will meet the cost of defending claims and any damages payable. Any person who gives advice, designs, or offers similar services in a professional capacity is seen by clients as an expert. In these times of high consumer awareness, clients will not hesitate to pursue a claim if they feel that they have suffered a loss resulting from your negligence. The need for Professional Indemnity Insurance has therefore never been greater and indeed, many agencies have a mandatory requirement for it.

## Personal Accident Insurance (PA)

Personal Accident Insurance provides valuable protection for you in the event that you suffer an accident either while on site or while travelling to site and cannot return to work as a result. Note most Personal Accident claims occur during commuting.

Copies of the full policy wordings are available on request.