
KEEPING THE RIGHT INSURANCE IN MIND





As an Association member, Towergate can provide you with a range of specialist insurance policies protecting your livelihood and the clients you look after, from Professional Liability, Health & Protection, Home, and Cyber protection.

When thinking about insurance, it can be hard to understand what exactly you need, what's included, and which policies are best placed in the market.

Towergate Insurance are part of the Ardonagh Group, made up of advice-led, community-focused businesses and experts in the caring professions sector. We take care of those who take care of others, and now insure over 37,000 talking, complementary and alternative therapists across the UK.

Thank you very much for all your kind and clear help. I appreciate the care you took explaining things to me regarding my policy. Please could you let your directors know that I, a long-standing customer and member of BACP, send a message of thanks for the excellent service you gave me in answering all my questions regarding the renewal of my policy and also for agreeing to send me both an online and posted copy. You are a perfect customer first employee.

Towergate Professional Liability customer



PROFESSIONAL LIABILITY INSURANCE

We understand that things don't always go to plan, no matter how diligent you are.

Our Professional Liability policy protects against the expense and worry associated with potential legal action taken against you, such as contract or copyright disputes, professional negligence, and breach of confidentiality.

We provide a variety of cover in one product, so there's no need to purchase a portfolio of different policies to ensure you are protected against various possibilities. Our specialist Professional Liability policy can provide essential cover for:

- Professional Indemnity
- Public Liability
- Product Liability
- Product Liability

Limit of Indemnity range – we can provide you with quotes for different levels of indemnity so you can increase your cover to ensure that you are adequately protected against any future losses that may occur.

Key exclusions of the policy include:

- Fines or penalties
- Liability to Employees for claims made against you in respect of any injury to any employee
- Liabilities which should be insured under other types of policy such as Motor Insurance or Employment Practices Liability
- Any intentional act, unless this is designed or intended to be part of the Professional Services provided

MARKEL BUSINESS HUB

Included with our Professional Liability policy is the Markel Business Hub. This online resource contains expert legal and business guides, templates, and content. The Hub is provided by Markel Law LLP, provides a wide range of legal precedents, fully tailored to your business needs. You also have access to:

Legal Expenses – a free 24/7 Legal Helpline, Pre-Hearing Representation and Fitness to Practice Hearing Defence, and cover to pursue and defend your legal rights arising from HMRC Tax Investigations.



CYBER LIABILITY INSURANCE

Cyber-attacks are big business, but not necessarily targeting big businesses, over 60% of attacks are aimed at small to medium enterprises*, looking at vulnerability over value.

They are becoming more and more widespread and sophisticated, with criminals looking for the fastest and easiest way to access a company's computer system.

One of the biggest reasons for a cyber attack is to obtain Personally Identifiable Information (PII), which is high value information that could identify the clients that you look after.

Without protection, you could be the kind of business that criminals are looking for. **What would you do if your business suffered a data breach? Have you got cover for reinstating data? And if you were subject to a regulatory investigation, are your costs covered?**

If you hold customer data, such as names, addresses or banking information, and are reliant on computer systems to conduct your business, have a website or are subject to a payment card industry (PCI) merchant services agreement, then you should be protecting your customer data.

As well as access to our cyber response helpline, which is manned by information security experts, our specialist protection includes covering the costs involved with:

- Restoring data and equipment
- Informing clients of a data breach
- Meeting ransom demands
- Loss of your net profit
- Your legal defence costs and damages you are legally liable to pay to other parties



PERSONAL PROTECTION

Being self-employed or running a small business, you no doubt have several things to deal with at any one time, from keeping client appointments to staying on top of accounts. But what if you were unable to work?

Could you afford to pay for those essential purchases for day to day living, or provide for your family if you were unable to work due to injury or a newly diagnosed medical condition with no sick pay to fall back on?



Income Protection

Usay Compare, who are also part of the Ardonagh Group, can put in place an Income Protection policy to avoid you being in this situation. The policy would pay out a proportion of your monthly income, offering peace of mind and security against lost earnings until you were able to work again; something to consider, especially if you're under 60.



Life

Life Insurance works independently, whether you have critical-illness in place or not. A Life Insurance policy would pay out a tax-free lump sum if you should die within the policy term, again, the length of the term and sum assured decided by you. Some policies could even pay out early if you were diagnosed with a terminal illness, where life expectancy was less than a year.



Critical Illness

A tailored Critical Illness policy would pay a tax-free lump sum if you were diagnosed with a critical illness during the policy term however long you decide that length to be. Such conditions as cancer, stroke, heart attack, or a life changing disability could all be covered.



HOME INSURANCE FOR BUSINESS USE

If you operate your business from home and have visitors on-site, you will require specific household insurance.

This needs to be put in place to meet your legal liability obligations in case of accidents to your business visitors whilst in or around their property. Some home buildings and contents policies do already cover this as standard, so you will need to check with your current provider.

Our specialist Household Insurance offers an advised service to help you find home insurance that's right for both your property and personal circumstances. It can cover the house, converted outbuildings, high value and period property, bespoke modern homes, or extensions.

Plus, the essential Public Liability for business use. The cover includes:

- Public Liability cover for visitors on your property, up to £2 million
- Buildings and outbuildings cover
- Home contents cover

We believe we can find the right solutions for you to ensure you are covered and supported through a variety of policies.

To find out how Towergate Insurance could help you, call us on **0330 123 5810** or email **new.pro.liability@towergate.co.uk**



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