



TOWERGATE INSURANCE PROFESSIONAL LIABILITY

Our policy for members of an association provides a variety of cover in one product, so there's no need for you to purchase a portfolio of different policies to ensure you are protected against various possibilities.

Professional Liability insurance

We understand that things don't always go to plan, no matter how diligent you are, and it's also important to remember that you don't have to have done anything wrong, all it takes is for someone to allege that you have and you may need to defend yourself.

If you ever find yourself in this situation, without an extended Professional Liability policy in place you could be faced with paying substantial damages and having to fund expensive legal fees yourself. Our insurance protects you against the expense and worry associated with legal action taken against you.

Our specialist professional liability policy provides essential cover for:

- Professional Indemnity
- Public Liability
- Product Liability
- Libel and Slander

Additional support this policy gives you access to

Legal Expenses - this gives you access to 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 Contract Disputes or HMRC Tax Investigations.

Markel Law Hub - to compliment the legal advice line, you have access to the Markel Law Hub, an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP.

Main Exclusions*

- Deliberate or reckless acts
- Legal costs and expenses incurred without or prior to our consent
- Liabilities that should be more specifically insured elsewhere for example Employers' Liability

*Other exclusions apply, please contact us for details.

Cyber Liability insurance

With cyber-attacks becoming ever more widespread and sophisticated, you need to be sure you've got the right protection. What would you do if your business suffered a data breach? Have you got cover for reinstating data? If you're subject to a regulatory investigation, are your costs covered?

A number of factors in the day to day running of your business can contribute to data breach – such as lost paper records and ransomware attacks to name but two.

Cyber Liability insurance can give you protection against cyber security risks:

- Data recovery in the event of a security breach
- Dedicated cyber security advice against the latest digital threats
- Protection against the theft of your intellectual property in the event of a cyber-attack

Health & Safety

Towergate are always on the look-out for services which complement the professional liability policies we provide to you. We have teamed up with our partner, Ellis Whittam, to provide you with unlimited access to a free Health & Safety and Employment Law/HR portal where you can find up-to-date advice and resources, including Risk Assessment tools to help you understand how well your business complies with your legal obligations.

For the **Risk Assessment Template**, visit <https://www.towergateinsurance.co.uk/media/6859002/towergate-insurance-risk-assessment-template-working-in-other-peoples-homes.docx>

The risk assessments will provide an insight of your current Covid compliance levels and highlight any gaps or areas requiring additional measures. Ellis Whittam are available to discuss pragmatic solutions and are offering you a free online consultation, co-ordinated via ourselves.

Why we partner with Ellis Whittam

Towergate enjoys a longstanding, trusted relationship with Health & Safety, Employment Law and HR specialists Ellis Whittam, who help the sectors reduce operational risk. They are highly qualified dedicated advisers who help protect client's wellbeing and safety while providing organisational peace of mind.

Towergate have a team of in-house specialist advisers who understand that every customer has different needs and concerns. Speak to our team on **01438 735 251** or email **new.pro.liability@towergate.co.uk**

