

# Professionals Insurance

Our Professionals eProduct Policy is designed for mobile businesses engaged in traditional clerical trades and light manual trades e.g. hairdressers and dressmakers.

## Key Selling Points

- Up to 15 workers allowed
- More than 200 trades accepted
- Option to insure hair and beauty treatments with a limit of indemnity up to £10m

## Features

- Option to vary the Public Liability excess
- Advice lines for health and medical assistance, legal advice and counselling
- Tools and Business Equipment includes laptops and mobile phones
- Cover available for Bodily Injury to Working Partners
- Option to include Professional Indemnity for 80 trades
- Public Liability and Employers Liability extended to include Court Attendance Costs connected to a claim up to £750 per day for each director / partner and £250 per day for each employee

## Preferred Risks

- Accountants
- Marketing Consultants
- Hairdressers
- Graphic Design
- Financial Advisory Service
- Secretarial Services
- Manicurists & Pedicurists
- Garden Design
- Conveyancing
- Dressmakers
- Flower Arranging
- Ironing Services

Standard Covers Cover	Maximum Limits Standard limit in brackets
Public Liability	£10,000,000 (£1,000,000)
Money in transit or in a bank night safe	£5,000 (£1,000)
Money in private dwellings	£2,500 (£1,000)

Optional Covers Cover	Maximum Limits
Employers Liability	£10,000,000
Tools and Business Equipment	£10,000 per worker
Business Stock	£25,000
Personal Accident	Capital Benefits £50,000
Hair and Beauty Treatment	Same as Public Liability requested limit
Professional Indemnity*	Up to £5,000,000 (dependent on trade)

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

\*Not available for all Professionals trades.

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