

Professionals Insurance



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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
- 24 hour advice lines for health and medical assistance and counselling
- Legal advice help line available Monday to Friday 9am to 5pm (excludes bank holidays)
- Tools and Business Equipment includes laptops and mobile phones
- Cover available for Bodily Injury to Working Partners

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 limited
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.

UK BUSINESS, COVERED

