

KINGSBRIDGE CONTRACTOR INSURANCE

Professional Indemnity | Public Liability | Employers' Liability

Having appropriate insurance could be what keeps you in business.

If your actions lead to anything being damaged or someone being injured; or any advice you provide or work you complete results in a client losing money, a claim could be made against you.

It is important that you have comprehensive insurance that is suitable for the risks you face.

This is why we offer one complete package of business insurance, specifically designed to cover your main exposures as a limited company contractor.

PACKAGE BENEFITS

- ✓ One package, full cover
- ✓ Cover for previous work (up to 6 years)
- ✓ A price promise guarantee
- ✓ Flexible payment options
- ✓ Insurance that acts as a key IR35 indicator
- ✓ A tax deductible business expense

COVER OFFERED

- ✓ Professional Indemnity
- ✓ Public Liability
- ✓ Employers' Liability
- ✓ Occupational Personal Accident cover
- ✓ Directors' and Officers' Liability
- ✓ Legal expenses cover (optional extra)
- ✓ Cyber Liability cover (optional extra)

GET A QUOTE TODAY

You can get a quote in just a few minutes by visiting our website or calling our customer service team.

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GLOBAL
TAX & ACCOUNTANCY
Accounting for Contractors

KINGSBRIDGE
CONTRACTOR INSURANCE



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YOUR COVER EXPLAINED

Professional Indemnity

Overview: This provides cover if you are accused of professional negligence, errors or omissions and giving bad advice. It will also cover you for any loss of documents, loss of data and a breach of confidentiality.

Public Liability

Overview: This provides cover if someone is injured, or property is damaged as a result of your actions whilst supplying services. Whether you are on your own premises, in a client's office or out onsite.

Employers' Liability

Overview: This is compulsory for almost all UK businesses and often insisted upon by clients. It covers employees - i.e. a family member in a clerical role, or a replacement you hire to fulfil a substitution clause.

Occupational Personal Accident

Overview: If you are injured as a result of an occupational accident and unable to work, you will be paid a weekly benefit whilst you recuperate. If you are left with a permanent disability or die, a lump sum will be paid out.

Claim example: Some designs you create contain incorrect measurements, this results in costly delays to your client's project. Your policy will cover legal defence costs and damages awarded against you.

Claim example: You leave a bag in the hallway on site or at the client's office. Someone accidentally trips over it and injures themselves. Your policy covers the legal defence costs and compensation paid to the third party.

What is a substitution clause? If for any reason you are unable to complete a contract, a substitution clause allows you to hire a qualified replacement to complete the work.

Claim example: You have a car accident while driving to a client's office, your injury means you cannot work for a prolonged period. You can claim a weekly benefit of up to £500 to help cover your costs while you recover.

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This is a marketing communication.

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