

# Business Insurances for Limited Company Contractors

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## Why do I need insurance?

A claim could be made against you if your actions lead to someone being injured, something being damaged, or if any services you provide result in a client losing money.

In such a situation, having insurance in place could be what keeps you in business. To ensure that your business is protected financially, and that you are complying with the requirements of your client, all of our limited company contractors should consider having suitable insurance in place.

There are a limited number of insurance providers that offer cost effective and comprehensive insurance to the contracting community. However, our partner, Kingsbridge Contractor Insurance, is a specialist insurance broker for contractors.

## Professional Indemnity



This covers you if you are accused of professional negligence, making an error or omission, or giving bad advice which results in your client losing money.

## Public Liability



Whether you are on your own premises or at a client's site, you have a duty to protect anyone who might be affected by your activities. This will cover you if any person is injured, or property is damaged as a result of your actions whilst supplying services.

## Employers Liability



This provides protection against claims from employees. It is compulsory for almost all UK businesses. Regardless of your set-up, this is often insisted upon by clients.

## Packages that are right for you

### Standard

- Professional indemnity (cover up to £1 million)
- Public Liability (cover up to £1 million)
- Employers Liability (cover up to £10 million)

### Extra

- Personal Accident (Up to £100,000 or £500 p/w)
- Directors' and Officers' Liability (up to £100,000)
- Legal Expenses Cover
- IR35 Insurance

### Benefits

- One package, full cover
- Instant access to policy docs
- Flexible payment options cover for previous work
- Business insurance can act as an IR35 indicator
- Tax deductible expense