

Environmental consultancy insurance

Summary of Cover



Professional indemnity insurance

Protects you and your business against claims of negligence arising from your environmental work.

Additional cover:

- ✓ Breach of duty of care.
- ✓ Infringement of intellectual property rights.
- ✓ Defamation.

Exclusions:

- ✗ Investment (or advice on investment) of client funds.
- ✗ Misuse of any information or infringement of any right to privacy.
- ✗ Any construction related work.

Public liability insurance

Covers you, your business and its employees if there's an accident and someone's injured or their property's damaged (and it's deemed your fault).

Additional cover:

- ✓ Costs of governmental or regulatory bodies bringing a criminal action against you, relating to a claim.
- ✓ Court attendance costs.

Exclusions:

- ✗ Construction work.
- ✗ Pollution or contamination.

Employers' liability insurance

If an employee is injured or gets ill at work – and blames your business – this covers a claim's legal costs and any compensation awarded.

Additional cover:

- ✓ Any claim involving an act of terrorism.
- ✓ Court attendance costs.

Exclusions:

- ✗ Employees injured while offshore.
- ✗ Employees injured in accidents governed by the Road Traffic Act.

Need to know

Continuous policy: pay by monthly, interest-free Direct Debit for as long as you want – no renewal needed. Or pay once for 12 months' cover.

Claims made: to be covered, you must have insurance in place when you did the work and when the claim is made.

Past work: please call us if you need your past work covered. This is called 'retroactive cover'.

Location: you're covered to work anywhere.

Excess: it's variable and starts from nothing (for public liability claims, excess is at least £250).

Claims: contact us as soon as you're aware of an issue with a client, if there's been an accident, or if you've lost or damaged your property. It goes without saying that you shouldn't admit liability or attempt to settle matters with a disgruntled client without speaking to us first.

Cancellation: ideally, we'd like 30 days' notice. We don't charge for cancellations.

Insurer: Hiscox.

