

Is Professional Indemnity cover sufficient to protect you and your business?



All businesses are exposed to escalating cyber, crime and data threats.

PI does not cover all the costs of rectifying a data breach and could leave significant charges needing to be met from your own finances.

Why arrange PII, Management Protection, Cyber and Crime with one broker?

1. A single point of contact in the event of a claim.

Rapid notification of a claim and swift engagement of insurers to help mitigate your data loss.

2. Reduced negotiation between multiple insurers and brokers.

Data incidents can involve claims under several policies where overlapping or dovetailed cover exists. An experienced broker, with an overview of all policies, ensures a consistent coordinated approach and reduces the need for management to liaise with all parties.

3. Your broker can review your total business protection and ensure you are getting value for money

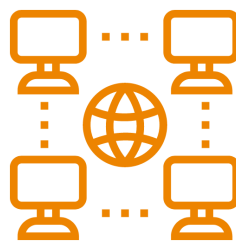
It is easier to spot insurance gaps and overlaps if the policies are with a single broker.

Professional Indemnity



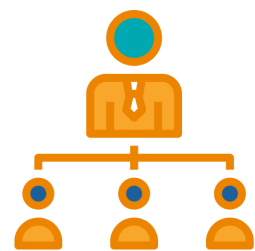
PI remains a business necessity for professional services but while it may cover incoming claims for data breaches, it won't protect against all the costs that can arise.

Cyber and Crime



A Cyber policy can provide 24/7 Data Breach Incident Support to help you identify and rectify the breach, notify the ICO in time, and meet the costs of business interruption. It can include cover for loss of the firm's own funds from crime.

Management Protection



Directors and Officers can increasingly be personally targeted with claims from shareholders, staff, customers and regulators for breach of duty in running the business, employment practices, data breach claims and crime.