

We can offer facilities to sole traders and limited companies with one or two practising principal(s)/consultant(s)* that includes;

- **Professional Indemnity Insurance**
- **Public and Product Liability Insurance**
- **Employers Liability Insurance**

**Please note that the limits upon the number of principals/consultants does not include support and administrative staff who are also included in the insurance.*

The premiums are highly competitive as the table below shows

One Practising Principal

Cover	Limit of Indemnity	Limit of Indemnity	Limit of Indemnity	Limit of Indemnity
Public and Product Liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Employers Liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Professional Indemnity	£100,000 limited to £250,000 aggregate	£250,000 limited to £250,000 aggregate	£500,000 limited to £500,000 aggregate	£1,000,000 limited to £1,000,000 aggregate
Inclusive Cost per annum	£200.00	£274.52	£361.68	£531.00

Two Practising Principals/Consultants

Cover	Limit of Indemnity	Limit of Indemnity	Limit of Indemnity	Limit of Indemnity
Public and Product Liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Employers Liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Professional Indemnity	£100,000 limited to £250,000 aggregate	£250,000 limited to £250,000 aggregate	£500,000 limited to £500,000 aggregate	£1,000,000 limited to £1,000,000 aggregate
Inclusive Cost per annum	£400.00	£520.00	£700.00	£1050.00

Note1: Premiums include Insurance Premium Tax and Fees.

Note2: Premiums may be paid by Cheque or Debit Card.

Note3: If you wish to pay by Credit Card and additional handling fee of 1.8% of the total premium is payable.

To increase the public liability limit to £2m please add £52.50 to the cost quoted.

Note4: Underwriters reserve the right to refuse any application. We will let you know immediately we hear, if this is the case. We reserve the right to amend or withdraw the quotation at any time if insurers amend their rating basis, or criteria affecting this product.

We do not know if you insure professional indemnity already. The policy retroactive date is 'Inception' - this means cover applies to all work undertaken after this date. If you require cover to apply from an earlier date, for example, establishment date of the company or to follow a date on an existing policy, please let us know and we will refer this to the insurer for consideration. In some circumstances (for example if you have not insured before but require an earlier retroactive date) an additional premium might apply.

The proposal form and policy details are enclosed for your attention. If you wish to effect the insurance please complete and return the proposal form with your cheque and post it to us at Blackfriars Insurance Brokers Ltd, 6 Congleton Road, Sandbach, Cheshire CW11 1HN.

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