



BASES

### **Professional Liability insurance**

At Towergate we understand that things don't always go to plan, no matter how diligent you are as a business.

Our Professional Liability policy protects you against the expense and worry associated with potential legal action taken against you, such as contract or copyright disputes, professional negligence, and breach of confidentiality.

We provide a variety of cover in one product, so there's no need to purchase a portfolio of different policies to ensure you are protected against various possibilities. Our specialist Professional Liability policy provides essential cover for:

- Professional Indemnity
- Public Liability
- Product Liability
- Libel and Slander

#### **This policy also gives you access to:**

**Legal Expenses** – this gives you access to a Free 24/7 Legal Helpline, Pre-Hearing Representation and Fitness to Practice Hearing Defence, and cover to pursue and defend your legal rights arising from Contract Disputes or HMRC Tax Investigations.

**Markel Law Hub** – to compliment the legal advice line, you have access to the Markel Law Hub, an online resource of expert legal and business guides, templates, and content, provided by Markel Law LLP.

**Limit of Indemnity Range** – we can provide you with quotes for different levels of indemnity so you can increase your cover to ensure that you are adequately protected against any future losses that may occur.

### **Cyber Liability insurance**

With cyber-attacks becoming ever more widespread and sophisticated, you need to be sure you've got the right protection. What would you do if your business suffered a data breach? Have you got cover for reinstating data? If you're subject to a regulatory investigation, are your costs covered?



A number of factors in the day to day running of your business can contribute to a **data breach** – such as lost paper records and ransomware attacks to name two.

**We can offer you specialist protection:**

*Insurance*

- Data protection
- Cyber risks
- Network interruption

*Claims Response*

- Rapid legal response
- IT Forensics
- Regulatory issues

*Services*

- Risk management support
- IT security advice
- Legal and technical advice

**Our policy also gives access to:**

**Cyber Risks Helpline** - In order to assist with risk management and prevent claims, our cyber risks policyholders can contact the helpline to obtain expert legal and technical IT security guidance on issues arising from cyber and data protection risks.

**PR Crisis Management** - Having to deal with the press whilst managing a difficult situation can be particularly stressful for someone with little experience of the media. Mindful that the consequences of adverse press, publicity or media attention present a risk to your business, specified policyholders have access to specialist PR crisis management services.

## **Health & Safety**

Towergate are always on the look-out for services which complement the professional liability policies we provide to you. We have teamed up with our partner, WorkNest, to provide you with unlimited access to a free **Health & Safety and Employment Law/HR** portal where you can find up-to-date advice and resources, including **Risk Assessment tools** to help you understand how well your business complies with your legal obligations.

The risk assessments will provide an insight of your current Covid compliance levels and highlight any gaps or areas requiring additional measures. WorkNest are available to discuss pragmatic solutions and are offering you a free online consultation, co-ordinated via ourselves.



### **Why we partner with WorkNest**

Towergate enjoys a longstanding, trusted relationship with Health & Safety, Employment Law and HR specialists WorkNest, who help the sectors reduce operational risk. They are highly qualified dedicated advisors who help protect client's wellbeing and safety while providing organisational peace of mind.

### **Personal Protection**

With rising numbers of self-employed people across the UK, it's more important than ever to make sure you have the right protection in place. Being unable to work, through illness, has a major impact on your finances. We can assist BASES members by offering a comparative service from Usay, where you can find the income protection policy suitable for you, with free expert advice. You can request one of Usay's advisors to contact you by visiting <https://www.usaycompare.co.uk/towergate-incomeprotection-medical-professionals>.

Investing in protection policies for you, will ensure you can still repay loans and credit, and cover your bills, even if you can't work for some time, helping to keep your finances going during a difficult period. We can help to make sure you get the right cover for your needs. Our team of in-house specialist advisers, understand that every customer will have different needs and concerns so are best placed to assist with your insurance requirements. To find out more, please call our team on 01438 735 251 or email [new.pro.liability@towergate.co.uk](mailto:new.pro.liability@towergate.co.uk).

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