

### WHY DO I NEED INSURANCE?

If your actions lead to anything being damaged or anybody being injured, it is essential that you are insured. Likewise, if you give your client any advice or complete any work for them that leads to them losing money, they may bring a claim against you.

#### WHERE CAN I BUY THE RIGHT INSURANCE?

There are a limited number of insurance providers that offer cost effective and comprehensive insurance to the contracting community. Kingsbridge are a specialist insurance broker for contractors and are able to provide you a quotation for the insurances you require in minutes.

# WHAT INSURANCE SHOULD I HOLD?

Most contracts stipulate a requirement for contractors to hold Professional Indemnity insurance, Public Liability insurance and Employers' Liability.

**Professional indemnity** - 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** - provides cover if someone is injured or property is damaged as a result of your actions whilst supplying services.

**Employers' liability** - provides protection against claims from employees. It is compulsory for almost all UK businesses.

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## **KEY BENEFITS**

- Insurance that satisfies your contract
- Insurance acts as a key IR35 indicator
- Cover for previous work
- Instant access to policy documents
- Monthly payment options

#### **GET IN TOUCH**

For more information about the insurance and to get a quote please get in touch with **Kate Robinson** on:

Call: 01242 395020

Email: kate.robinson@kingsbridge.co.uk

Visit: infraspec.kingsbridge.co.uk

KINGSBRIDGE CONTRACTOR INSURANCE