



Dealing with the unthinkable

Naturally you approach your work with the highest professional standards so the prospect of a client making a complaint, or worse demanding compensation, is unthinkable. What's more, dealing with a claim can be time consuming and demanding.

As experts in the professional care sector, we understand the difficulties vulnerabilities can place on people. It is for this reason that we have created insurance products to empower people no matter what their situation.

The truth is, we all make mistakes, and claims can be costly to defend and result in significant damages. What steps would *you* take to resolve a problem, keep your reputation intact and protect yourself financially?

How claims arise, and why

- Working outside of competence – some practitioners don't think to ask for help or refer clients to anyone else and try to manage things themselves. This can lead to claims for working outside of their competence.
- Breach of confidentiality – most practitioners are aware that client information is confidential, but we do still see claims where there has been an inadvertent breach of confidentiality made in good faith.
- Physical injury – this can occur when your profession involves an element of physical work with the client, or where you work outdoors or in unfamiliar surroundings with them. As a professional, you expect most of the risk to come from the advice you give but physical injuries can still happen.
- Breach of copyright – we often defend claims for breaches of copyright where a practitioner has used copyrighted material.

Our Professional liability insurance, offering you peace of mind

Professional Indemnity cover will protect against any claims made against you should you be accused of Professional Negligence, this can include things such as incorrect advice or recommendation, breach of professional code of conduct, loss of documents or breach of confidentiality. A client could allege that as a result of a recommendation you made in a session, they have suffered an adverse effect and as a result they have been harmed. This type of policy will

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cover the costs to defend you against this allegation, and ultimately if the client is successful in suing you, will pay out the damages awarded.

Public Liability cover will protect you in the event of any claims made in respect of accidental injury or damage to a client or a member of the public, and it also covers loss or damage to public property. If for example you accidentally spilt coffee on a client's laptop this would be covered or if a client were to trip over whilst visiting you, this policy would cover the legal costs to defend you, and again pay out if the client was successful in suing you.

The professional liability policy arranged by Towergate Insurance is a full civil liability product which means it provides cover for those additional areas like breach of confidentiality and libel and slander. It is underwritten by leading insurer Royal & Sun Alliance.

To find out more about how our professional liability cover can help you, call us on **01438 735251**, email **new.pro.liability@towergate.co.uk**, or visit our website at **www.towergate.co.uk**

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