



Professional Combined

Our Professional Combined product is designed to make it as easy as possible for you to trade online with us and to find the right cover at the right price for your customers. With flexible options available, your customers can pick and choose the covers they need.



Key features

- Covers claims arising from financial loss, injury or damage suffered by a third party caused by professional errors made by the policyholder.
- All civil liability based wordings benefit from innocent non-disclosure and misrepresentation conditions across the range
- Any one claim limits
- Comprehensive trade list for you to choose from
- Covers UK-domiciled businesses
- Suitable for businesses with a turnover up to £5m for selected professions*
- 25% standard default commission

Flexibility

- Seven professional categories to suit your customers' needs

* Lower limits may apply
For full details of cover, please refer to the individual Policy wordings and Summary of cover documents.

Standard Cover	Maximum limits (up to)
Professional indemnity	£5,000,000*
Optional cover	Maximum limits (up to)
Public liability	£5,000,000
Employers liability	£10,000,000
Contents all risks	£25,000
Directors & officers	£5,000,000
Policy wording	Professional categories
Accountants	Accountants
Architects & engineers	Architects & engineers
Design & construct	Design & construct
Business & management consultants	Business & management consultants
Property professionals	Estate agents & surveyors
Information technology	IT professionals
Miscellaneous	Covers many non-traditional professions

