



# Tradespeople and Professionals

Our Tradespeople and Professionals product accommodates over 200 trades and professions and is suitable for sole traders, partnerships and companies with up to 12 persons (including principals, partners, directors and employees). The product is designed to be traded online with the flexibility to add a range of optional covers, ensuring your customers can select the cover they need.

## Key features

- More than 200 acceptable trades
- Up to 12 persons
- Maximum turnover £1m for Tradespeople and £1.5m for Professionals
- No height or depth limits
- Property worked upon covered automatically\*
- Occasional additional workers cover up to 50 days in any one period of insurance when the Employers liability section is operative
- Temporary (up to 180 days) manual work within the European Union by UK residents for Tradespeople and worldwide non-manual work.

## Flexibility

- Policy wordings tailored to manual (Tradespeople) and light manual/non-manual (Professionals) businesses
- Up to seven trades can be selected

## Optional cover

Affordable Legal Expenses insurance, administered by Arc Legal Assistance is available at new business or renewal. Cover has been specifically tailored for Tradespeople & Professionals and provides protection for:

- Contract disputes
- Employment disputes
- Criminal prosecution

And much more.

Clients with Legal Expenses cover will also benefit from having access to legal and tax advice on any matter relating to their business, plus access to Arc Legal Assistance's emergency helpline.

## Tradespeople

Standard Cover	Maximum limits (up to)
Public liability	£5,000,000
Optional cover	Maximum limits (up to)
Personal accident	£5,000
Employers liability	£10,000,000
Contract works	£1,000,000
Plant & machinery	£50,000
Portable tools	£10,000
Hired in plant	£100,000
Business stock	£10,000
Legal expenses	£100,000 any one claim and £1,000,000 any one period of insurance

## Professionals

Standard Cover	Maximum limits (up to)
Public liability	£5,000,000
Optional cover	Maximum limits (up to)
Personal accident	£5,000
Employers liability	£10,000,000
Professional indemnity (selected trades)	£1,000,000
Business equipment	£25,000
Legal expenses	£100,000 any one claim and £1,000,000 any one period of insurance

