

Miscellaneous Professions



From acoustic to zoological consultants and everything in between, miscellaneous professions are just that. Typically business that doesn't fall into one of the standard classes such as architects, accountants, etc.

Miscellaneous professions can be unique in their activities and the way they trade and getting the cover correct for their needs takes time, understanding and expertise. It is important that Insurers understand exactly what the firm is doing and how exposed they really are to claims and how they manage their risks.

The business description is crucial. Whereas a chartered accountant's PI wording covers most of the activities that one would expect an accountant to do, a standard miscellaneous wording just can't take account of the thousands of different businesses that might require cover. But an insurer will only cover the activities that are declared and accepted, no others. You can't assume that new ones will be covered unless specifically approved. So it's vital to get a clear business description agreed by the Insurer that reflects your true business activities.



PI for miscellaneous professions is a specialist class of insurance which if not understood and then placed incorrectly can leave your business exposed to potentially crippling costs if the policy does not respond due to a gap in cover.

For further information, contact one of the **Vantage Professional Risks** team members on 020 7655 8020 or pi@vantageinsurance.co.uk

Contact the team on
020 7655 8020

pi@vantageinsurance.co.uk
www.vantageprofessionalrisks.co.uk