

Made possible



in QBE Europe



Professional Combined

Every business is different. But one thing they all want to avoid is the thought of a claim against their professional advice or services.

That's why our professional indemnity combined insurance gives you and your clients peace of mind that they're covered should the worst happen.

As business insurance specialists, protecting businesses is what we do best. We have a strong appetite for professional indemnity business and we've made it easy for you to choose flexible, tailored insurance built around a core Professional Liability offering, or stand-alone Professional Liability.

Did you know...?

As well as the business, we can insure the vehicles. QBE Mini Fleet is now available on e-trade.



Our SME insurance products cover property, casualty, motor and specialist lines.

See www.QBEurope.com/sme

Main benefits

- Fast e-trade quotes for around 600 trades, emerging and traditional, 24 hours a day
- Full retroactive cover available
- Comprehensive wordings tailored for each of the professions
- Statement of Fact based for reduced paperwork and improved workflow
- Online MTAs and renewals, so faster turnaround for your clients
- Delivery of policy documents when you want them puts you in control
- All coverage sections contained in single policy wording
- Wide choice of covers available including:
 - Cyber Liability
 - Office buildings and contents
 - Business interruption
 - Employers' Liability
 - Public and Products Liability
 - Directors and Officers Liability
 - Corporate Legal Liability
 - Pensions Trustee Liability

Why Choose QBE?

Because we make it possible.

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you:

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates

We're particularly good at covering:

- IT providers and IT consultants
- Marketing, advertising and communications
- Software & hardware supply and maintenance
- Telecommunications installers and consultants
- Software, website and app developers
- Estate agents
- Property managers
- Accountants and book-keepers
- Consultants – marketing, management, business and IT
- Quantity surveying
- Interior designers
- Landscape gardeners
- Carpentry and joinery
- Unique specialist professional trades

We can also cover a whole range of bespoke or niche professions from Accident Investigation Services through to Zoology Consultants.

Some areas where this product isn't suitable are:

- Finance, investments and independent financial advisers
- Debt collection
- Solicitors
- Insurance brokers
- Surveying and valuation
- Contaminated land, pollution and asbestos

Standard cover

Professional Liability

- Mandatory section
- Any one claim cover as standard for the majority of trades
- Limits of Indemnity from £50,000 to £5 million, with full retroactive cover available
- UK domiciled risks only but worldwide, excl USA and Canada, for geographical limit and jurisdiction
- Civil liability wordings other than for design and construct
- Breach of confidentiality
- Loss of documents
- Breach of privacy/intrusion
- Libel and slander
- Infringement of intellectual property rights
- Public relations and crisis management costs
- Court attendance compensation

Legal Expenses

- £100,000 standard sum insured
- Includes contract disputes cover for the majority of trades.

Optional cover

Office

- Buildings and Contents
- Computers, All Risks, Money, Glass and Goods in Transit included as standard within this section
- Business Interruption
- Maximum Buildings, Contents and BI combined sum insured of £4 million (reduced to £3 million for higher risk areas)

Liabilities

- Cyber Liability limits up to £1 million
- Directors and Officers
- Corporate Legal Liability
- Pensions Trustee Liability
- Commercial Crime limits up to £500,000
- Employers' Liability limit £10 million
- Public and Products Liability limits £2 million or £5 million
- Up to 15 employees /principals for Liability sections.

Specialist policies

QBE are recognised as a market leading insurer for professionals. Eight policy wordings are available with differing PI sections tailored to the individual needs of each profession. ICAEW and RICS compliant wordings are available for the corresponding professions.



Get a quote or more information

QBE FastFlow

Web: fastflow.qbe.com

Email: SMEcommercial@uk.qbe.com

Phone: 0800 917 9369

Acturis

Category: Liability

Policy Type: Liability Combined

Product Target: P I Combined

Email: SMEnew@uk.qbe.com

Phone: 0800 917 9362

Intended for broker use only. Please refer to our policy wordings for full terms and conditions and any exclusions that may apply.

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