

# Professional Indemnity - Miscellaneous

**At MUM, we would regard as 'Miscellaneous' the sorts of businesses that are unique, operate in an area with relatively few similar competitors, or where the errors and omissions risk is a minor part of the firm's exposure.**

Sometimes, as in the case of IT and media, miscellaneous businesses become a mainstream industry. There is a strong argument to treat recruitment or health and safety consultancies as professions in their own right and maybe that will soon be the case.

**Examples of businesses that we would insure would include:**

Access / Disability Consultants

Accident / Theft Investigators

Arbitrators

Asbestos Surveyors

Bailiffs

Bookkeepers

Business Consultants

Careers Advisory Services

Cartographers

Chambers of Commerce

Community Action Groups

Conference Organisers

Consulting Motor Engineers

Corporate Identity Consultants

Counselling Services

Credit Control Consultants

Data Storage Services

Ecologists

Education Consultants

Employment Agencies

Energy Assessors / Consultants

Environmental Consultants

Event Organisers

Exhibition Organisers

Expert Witnesses

Export Consultants

Food Industry Consultants

Forensic Consultants

Fuel Efficiency Consultants

Funeral Directors

Genealogists

Handwriting Consultants

HR Consultants

Immigration Consultants

Interim Managers

Interior Designers

Law Costs Draughtsmen

Life Coach

Lifting Equipment Consultants

Literary Agents  
Management Consultants  
Marine Surveyors  
Mediators  
Notaries  
Photographers  
Photographic Libraries  
Portable Appliance Testers  
Private Investigators  
Psychologists  
Public Relations Consultants  
Quality Assurance Consultants  
Recruitment Consultants  
Relocation Agents  
Retail Crime Initiatives  
Saddle Fitting Services  
Secretarial Services  
Security Consultants  
Small Business Advisory Services  
Stocktakers  
Tourist Authorities  
Town Planning Consultants  
Trade Associations  
Traffic / Transport Consultants  
Training Consultants  
University Research Departments  
Wedding Planners

#### WHAT MAKES THE DIFFERENCE?

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**Flexible attitude to underwriting and premiums**

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**'Can do' approach to risk with each risk evaluated on its merit**

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**Industry-specific wordings**

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**PI and Liability covers for SME businesses**

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**£5 million Limit of Indemnity for PI**

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**Aggregate and any one claim wordings as standard**

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**Primary and excess layers**

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**Tailor made schemes**