



## Howden Professionals

### Who are we?

Howden are professional liability specialists and our team has been arranging insurance for Professional Associations and their members in the psychological therapy field for more than 20 years.

### How can we help you with your professional practice?

Our civil liability policy is designed to protect you in the event of a civil claim being made against you, or a complaint being made about you to your professional body.

### How much does it cost?

For people working with CFBT Education Trust as School Inspectors and Educational Consultants:

	Limit of Indemnity		
	£1,500,000	£3,000,000	£5,000,000
Premium (Including Legal Helpline)	£87.98	£104.98	£174.68
Insurance Premium Tax *	£4.32	£5.17	£8.66
Administration Fee	£12.00	£12.00	£12.00
<b>Total Amount Payable</b>	<b>£104.30</b>	<b>£122.15</b>	<b>£195.34</b>

\* Insurance Premium Tax (IPT) is at the current Rate of 5% (there is no IPT on the Legal Helpline element of the premium)

### To qualify for these premiums you must comply with the following Conditions:

You are an individual (or a sole practitioner Limited Company with a turnover of less than £100,000) practising from a UK base and appropriately qualified to practise (or on an approved training course leading to a recognised relevant qualification). You have not had previous insurance declined, not had any liability claims made against you and are not aware of any circumstances which may give rise to a claim against you.

**Cover is also available for Companies & Partnerships, please call us to discuss your needs.**

**Howden are specialists in Professional Liability Insurance  
We provide the right cover at the right price**

**Contact us Monday to Friday 8.30am to 6.00pm  
for a quote or just for some friendly advice**

Howden Professionals 1200 Century Way, Thorpe Park, Leeds LS15 8ZA  
Tel: 0113 251 5011

Email: [enquiries@howdenpro.com](mailto:enquiries@howdenpro.com)

Website: [www.howdenpro.com](http://www.howdenpro.com)

## HOWDEN PROFESSIONALS - POLICY COMPARISON

Our Civil Liability policy is designed to respond to your needs to protect you against civil liability claims arising from your professional activities.

### How does it compare to our competitors?

Spend a few minutes checking it out. You should be able to find all the information in the documentation issued by other insurers.

POLICY FEATURE	HOWDEN	COMPETITORS POLICY
Limit of Indemnity	£1.5m, £3m and £5m	
Civil Liability Policy - <b>We describe our policy as covering 'any civil liability.'</b> Some insurers use traditional insurance terms to describe their cover. Our policy includes all the following:		
<b>Professional Indemnity, Public Liability and Product Liability</b>	Yes	
<b>Libel and slander</b> ( <i>per claim to policy limit</i> )	Yes	
<b>Any other Civil Liability</b> ( <i>per claim to policy limit</i> )	Yes	
Any one Claim Cover	Yes	
Legal costs in addition to policy limit	Yes	
UK cover including temporary cover for anywhere else in the world ( <i>policy holder must be UK resident</i> )	Yes	
3 years free run off cover ( <i>in the event of death, retirement or career break</i> )	Yes	
The policy is issued on a 'claims made' basis and will respond to a claim if the policy is in force at the time a claim is made against you, irrespective of the date when the events giving rise to the claim are alleged to have occurred.	Yes	

### Automatic Extensions

Fidelity/Dishonesty of Employees ( <i>up to £25,000 per policy year</i> )	Yes	
Non payment of fees	Yes	
Release of Confidential Information ( <i>£5,000 per claim</i> )	Yes	
Complaint Investigation and Disciplinary Proceedings	Yes	
Directors and Officers ( <i>up to £50,000 per policy year</i> )	Yes	
Criminal Prosecution ( <i>in the event of a civil claim starting with a Police complaint</i> )	Yes	
Loss of Documents ( <i>up to £50,000 per policy year</i> )	Yes	
Public relations ( <i>up to £25,000 per policy year</i> )	Yes	
Legal Helpline	Yes	

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