

## **Discounted professional indemnity (PI) insurance.**

PI insurance will protect you against claims made by dissatisfied clients – and will cover the costs of defending you against allegations, rectifying mistakes and/or paying compensation.

PolicyBee's team of advisers are on hand to offer help and guidance, free of charge. They'll be happy to discuss how much cover is appropriate for your needs and which type of cover is most suitable.

And better still, as an ADEPT member, you'll get up to 15% discount from an already very competitive premium.

You can add other insurance to your PI cover too including public liability, employers' liability, office contents and portable equipment. So whether you're setting out and need PI insurance for the first time or if you just wish to compare costs, cover and service – Drop them a line.

## **We've already asked a few questions to help you:**

### **• Can I pay the premium monthly?**

Yes, and it's by interest-free, Direct Debit too.

### **• Are there any exemptions?**

You're covered for the activities noted on your policy schedule. Exclusions will be specified within the wording. Give PolicyBee a call and they'll talk you through the detail.

### **• Will I be covered if I work freelance through an agency?**

Yes – the policy will be in your name so any work you do will be covered, so long as all of the types of work you do are declared...

### **• How much will it cost?**

Premiums start from around £108 per annum (£9.00 per month) including insurance premium tax (6%) - this is for £50,000 of cover on a negligence only policy.

### **• When will I be covered?**

You will be covered from your chosen start date until such time that you cancel the policy or stop your monthly payments. Your cover will be written on a continuous basis – so the cover stays in place as long as you keep paying for it.

### **• Does it cover voluntary work?**

Yes, so long as you declare it at the time of purchase or in advance of starting work, and it's deemed acceptable by the insurer.

### **• What does it cover?**

Broadly, it will cover the costs of defending you against allegations of negligence brought by clients, and cover the costs of rectifying mistakes and/or paying compensation. It may also cover your fees if a client refuses to pay because of a complaint they have against you. The detail is in the policy wording.

### **• Will you send me a reminder when it's up for renewal?**

As this policy is written on a continuous basis, it keeps rolling on until you stop or change it, so there is no renewal date as such. When the anniversary of the policy is approaching you'll

get a reminder, just to make sure that the details held by PolicyBee about you and your work are still correct.

• **Will it cover me if I get more qualifications, or will I need to update it?**

There is no need to update your policy if you gain more qualifications; as long as your business activities haven't changed.

• **If I work as a CSW and in another occupation, will it cover both?** Probably, depending on what the other occupation is. You'd need to speak to PolicyBee to check but they do cover a very wide range of professions.

• **Is there a limit on payout?**

Yes, there is a ceiling, but you agree what the upper limit is and how the limit is applied when you buy.

• **Will any previous claims affect the premium?**

Sometimes, yes. All previous claims circumstances need to be disclosed and PolicyBee will tell you if this will affect your premium.

• **Will any health conditions I have affect the cover?**

No.

• **How long do claims take to process?**

It all depends on the nature and complexity of the claim. Claims are dealt with as quickly as possible, and you're kept informed every step of the way. It is, after all, the reason why you buy insurance in the first place. You'll find more details about this on PolicyBee's website

• **Is there any no claims bonus?**

Sorry, no. But, if your policy remains unaltered (i.e. you don't increase your level of cover), and your business remains broadly the same, the monthly cost rolls on unchanged, rather than increasing every year.

• **Can more than one person be named on the policy?**

Normally, yes. You'd need to discuss this with PolicyBee at the time of purchase and it will depend on the circumstances.

• **Does cover depend on having a current CRB check?**

No.

• **If I stop being a member of ADEPT, will my cover stop?**

We can still provide cover but you'd lose your discount.

• **Is there someone on the end of a phone to support me?**

PolicyBee is open 9.00-5.30 Monday to Friday. Anyone in the team should be able to help you.

• **Sometimes I go with a client on a trip out of the country. Am I covered if I work abroad?**

You can be covered for work abroad, but it needs to be explicitly added to your policy. You'd need to mention it when you buy, or before you travel. There may be a cost impact, depending on where you're going. You would need to arrange your own travel insurance (PolicyBee can help with that too).

• **Does it cover me for the full range of CSW activities, like interpreting, notetaking, Deafblind guiding etc?**

This depends on the detail of what you're doing. It's best to speak to PolicyBee as you may require other insurance like public liability which can be included in your insurance package.

**For call back details and link (ADEPT members only) and enquiries, go to the member's section on the [Publications](#) page.**