

## Howden Professionals

### Who are we?

Howden are experienced professional liability specialists, providing insurance for Professional Associations and their members in the talking and psychological therapy fields.

### 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 or other regulator. We are here to help you throughout the duration of your policy, not just when you arrange it and renew it. Please feel free to talk to us at any time

### How much does it cost?

For individual members of COSCA who practise counselling and/or psychotherapy (including provision of training and supervision in these activities):

Member premiums	Limit of Indemnity		
	£1,500,000	£3,000,000	£5,000,000
Premium (Including Legal Helpline)	£52.00	£62.00	£102.00
Insurance Premium Tax *	£3.00	£3.60	£6.00
Administration Fee	£15.50	£15.50	£15.50
<b>Total Amount Payable</b>	<b>£70.50</b>	<b>£81.10</b>	<b>£123.50</b>

Student member premiums	Limit of Indemnity		
	£1,500,000	£3,000,000	£5,000,000
Premium (Including Legal Helpline)	£29.50	£35.00	£57.00
Insurance Premium Tax *	£1.65	£1.98	£3.30
Administration Fee	£15.50	£15.50	£15.50
<b>Total Amount Payable</b>	<b>£46.65</b>	<b>£52.48</b>	<b>£75.80</b>

\* Insurance Premium Tax (IPT) is at the current Rate of 6% (there is no IPT on the Legal Helpline element of the premium)

**All policies include a Public Liability limit of £10,000,000**

### Conditions

You are an individual (or a sole practitioner within your 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. In some cases exclusions may apply – please ask for full policy details. Prices correct at time of publication

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

**Contact us Monday to Friday, 8.30am to 5.30pm  
for a quote or just for some friendly advice.**

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