

Towergate Insurance and COSCA

Towergate Insurance can provide members of COSCA with a range of specialist insurance policies which protect livelihoods, from Professional Liability and cyber insurance to Income Protection provided by our sister company, Usay Compare.

Professional Liability insurance

At Towergate we understand that things don't always go to plan, no matter how diligent you are.

Our Professional Liability policy protects you against the expense and worry associated with potential legal action taken against them, such as contract or copyright disputes, professional negligence, and breach of confidentiality.

We provide a variety of cover in one product, so there's no need to purchase a portfolio of different policies to ensure protection against various possibilities. Our specialist Professional Liability policy provides essential cover for:

- Professional Indemnity
- Public Liability
- Product Liability
- Libel and Slander

This policy also gives you access to:

Legal Expenses - a 24/7 Legal Helpline, pre-hearing representation and fitness to practice hearing defence, and cover to pursue and defend legal rights arising from HMRC tax investigations.

Markel Business Hub - to compliment the legal advice line, you have access to an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP.

Main Exclusions*

- Deliberate or reckless acts
- Legal costs and expenses incurred without, or prior to our consent
- Liabilities that should be more specifically insured elsewhere *for example Employers' Liability*

*Other exclusions apply, please contact us for details.

Cyber Liability insurance

With cyber-attacks becoming ever more widespread and sophisticated, you need to ensure that they have the right protection. What would you do if your business suffered a data breach? Have you got cover for reinstating data? If you're subject to a regulatory investigation, are your costs covered?

A number of factors in the day to day running of your business can contribute to a **data breach** – such as lost paper records and ransomware attacks to name but two.

Cyber Liability insurance can give protection against cyber security risks:

- Data recovery costs
- Dedicated cyber security advice against the latest digital threats
- First-party coverage for cyber extortion
- Business interruption resulting from security breaches and system failures
- Contingent business interruption from incidents occurring at the policyholder's vendors and suppliers
- eCrime coverage

Protecting the health of you and your business

As the majority of registrants are self-employed or a small business, you will undoubtedly have several things to deal with at any one time, from keeping client appointments to staying on top of accounts. But what if you were unable to work? Could you afford to pay for those essential purchases for day to day living, or provide for your family if you were unable to work due to injury or a newly diagnosed medical condition with no sick pay to fall back on?

Income Protection

Usay Compare, who are also part of the Ardonagh Group, can put in place an Income Protection policy to avoid you being in this situation. The policy would pay out a proportion of your monthly income, offering peace of mind and security against lost earnings until you were able to work again; something to consider, especially if you're under 60.

What if that medical condition was terminal? A tailored Critical Illness policy would pay a tax-free lump sum if diagnosed with a critical illness during the policy term however long you decided that length to be. Such conditions as cancer, stroke, heart attack, or a life changing disability could all be covered.

And, what if the worst were to happen?

Life insurance would work independently, whether they had critical illness in place or not. A life insurance policy would pay out a tax-free lump sum if you died within the policy term, the length of the term and sum assured decided by you. Some policies even pay out early if you are diagnosed with a terminal illness, where life expectancy was less than a year.



Towergate have a team of in-house specialist advisers who understand that every customer will have different needs and concerns.

To get a quote, call our team on **03301235810** or visit our website by clicking this link [Psychotherapists Insurance Quote](#) or [Counsellors Insurance Quote](#)

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