

Howden and safeagent

For agents

HOWDEN

Professional Indemnity Insurance (PII)

The Howden Group are one of the UK's leading insurance brokers, one that is proudly independent, and employee owned. This means we are entirely focused on providing a first-class service to you.



With 25 years' experience providing Professional Indemnity Insurance (PII) broking services to the property industry, we offer tailored risk management and support on every aspect of your insurance needs.

It is a condition that all firms accredited by safeagent must maintain PII. The insurance policy should include the following: -

- Cover on a Civil Liability basis
- The Limit of Indemnity on an 'any one claim' basis
- Claims arising out of fraud & dishonesty of employees
- Indemnity in respect of claims arising out of all work carried out and continue to provide cover for all aspects of a member's activities, past and present
- The minimum Limit of Indemnity shall be no less than £100,000 each claim
- Policy wording to include cover for an award by a redress scheme operating in the property sector

Howden can help you with the above policy requirements, providing the following benefits: -

- Cover with A-rated, secure insurer
- Competitive rates
- RICS compliant cover available

Cyber Risk Cover

Cyber risk cover is essential for businesses large and small. If the worst happens, with a cyber policy in place, you could be back online tomorrow, preventing your business from losing thousands in revenue.

- Incident response support to include IT Forensics, Legal and PR services
- Business interruption cover, providing protection for income
- Digital and data asset loss, including the cost of repair, restoration or replacement
- Information Security and Privacy Liability
- Cyber terrorism and extortion
- Cyber Crime cover to help you recover lost funds from financially motivated attacks such as funds transfer fraud
- Multimedia Liability (Defamation/IP Infringement)
- Defence costs, civil fines and penalties, where insurable by law

We also offer commercial insurance to our safeagent clients. We provide cover for property-related needs, car and home insurance, as well as all other personal insurances for you and your tenants.

As a client of Howden, you would have access to a range of [additional benefits](#). These are all completely free of charge to you and anyone else in your business.

Contact us now to see how Howden can help review your current insurance requirements.

Simply call us on **01738 500813**

or e-mail us at safeagent@howdengroup.com



HOWDEN

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