

AHSM Members' Professional Insurance Cover

It is a strict condition of membership of the Association that each practising member is fully insured, having in place an insurance policy with cover of at least £2 million, but preferably £5 million. Such an insurance policy should cover any civil liability likely to fall on a member, including professional indemnity, public liability, product liability, libel and slander.

Regulations issued by the Financial Conduct Authority under the Financial Services and Markets Act 2000 mean AHSM may not recommend any individual insurance company, nor advise on any particular insurance policy. It is now the responsibility of individual members to satisfy themselves through their insurance broker that any insurance they purchase is adequate for their particular practice. (For further information, please visit the website at <https://www.fca.org.uk>).

Moreover, every member who works from home should be aware that not all domestic policies for buildings and contents necessarily provide cover for home working. Members are advised to check any existing domestic policy very carefully to ensure home working does not invalidate their domestic insurance policy.

Some of our members have told us of insurance brokers they have used to obtain advice and information on professional insurance matters. AHSM in no way endorses or recommends these companies but merely passes on this member supplied information below in case it might prove useful to other members. If you as a member find another company helpful in these matters, please let us know so we can add them to the list below.

Howden Professionals, 1200 Century Way, Thorpe Park Business Park, Colton, Leeds, LS15 8ZA (Tel: 0113 - 251 5011);

Towergate SMG Professional Risks, 31 Clarendon Road, Leeds, LS2 9PA (Tel: 0113 - 294 4000);

Holistic Insurance Services, 181A Watling Street West, Towcester, Northamptonshire, NN12 6BX (Tel: 01327 354 249).