



**WESTMINSTER  
INSURANCE**



***POLICY  
OVERVIEW***



**WESTMINSTER  
INSURANCE**



# INSURANCE DESIGNED FOR

## ✓ UK REGISTERED/BASED:

- students
- sole traders
- partnerships
- groups and
- limited companies
- CICs
- LLPs
- Charities

## ✓ WORKING:

- from home
- on a mobile basis,
- in an office, salon or other workplace,  
or
- online, virtually, via video chat, online  
media or recorded messages (where  
appropriate)



## STANDARD COVER

The coverage we offer is a combined Professional Indemnity, Public Liability and Medical Malpractice policy.

All policies cover:

- Professional Indemnity
- Public Liability
- Products Liability
- Medical Malpractice
- Legal Defence Costs
- Defamation, Libel and Slander
- Dishonesty of Employees
- Breach of Confidentiality
- Breach of Intellectual Property
- Coroners Inquests
- Court Attendance Costs
- Loss of Documents
- Working as a subcontractor

## COVER LIMIT OPTIONS

- > £1 MILLION
- > £2 MILLION
- > £5 MILLION
- > £10 MILLION



## OPTIONAL EXTRAS

You can choose to add any of the following to your policy:

- Office Contents
- Portable Business Equipment
- Employers Liability (£5 million)
- Cyber Protection
- Personal Accident



## COVER MULTIPLE **BUSINESS PRACTICES/SERVICES**

### OUR 'WHAT WE COVER' PAGE

<https://uk.westminster.global/what-we-cover> lists all the business practices we cover with a definition that provides details of any specific qualification requirements working protocols and exclusions that the insurer has applied. You may find that the business name differs a little from what you call it, but provided that the description matches what you do, this will provide the cover you require.

We do not ask you to submit evidence of qualifications. You must check the requirements and will be asked to confirm compliance before purchase. You may add as many practices as you wish to your policy.

We have a 5-tier pricing structure, with the riskiest services being in Tier 5. The tier of each service is indicated with the letters T and numbers 2-5. The absence of a number means the service is of the lowest tier (T1).

**You can have all the services you need on a single policy and only pay for the highest cost service.**

**ALL THE REST ARE INCLUDED FREE OF CHARGE!**

*For example, if you decide to take out a policy for acupuncture, a tier 2 service, you can include ayurveda medicine (also tier 2) and deep tissue massage (tier 1) without incurring any additional cost.*

## **INCLUDE ALL YOUR WORKERS**

- The main policy can cover up to 20 people (plus admin only staff).
- Personal Accident can cover 3 key people.
- Employers Liability can cover 10 employees.

## **OVERSEAS WORK**

Worldwide coverage is usually free of charge and may only involve a premium increase if your customers are USA/Canada based and this forms the majority of your business revenue or is carried out on location.



# **COST** OF THE INSURANCE

Every policy will be different depending on several factors:

- Tier of services (See 'Cover Multiple Business Practices')
- Number of individuals on the policy (admin staff are free of charge)
- Cover Level (£1, £2, £5 & £10 million)
- Annual Business Turnover
- Amount/type of overseas work
- Add-on Products (Cyber Liability, Employer Liability, Office Contents, Portable Business Equipment, Personal Accident)

## **Annual cost examples**

Tier 1 services - £122.64

Tier 2 services - £168.56

Tier 3 services - £242.48

Tier 4 services - £326.40

Tier 5 services - £696.00

## **EXAMPLES SHOWN FOR A TYPICAL POLICY SELECTING:**

1 individual, up to £125,000 annual turnover, £1 million cover level, no USA/CAN work, and no optional extras.

**The prices shown are before any discounts.**

## **HOW TO GET A QUOTE**

Quotes are obtained via the website. It's very quick and easy, the quotes are presented to you immediately onscreen, and you can either save them for later or proceed directly to purchase the policy. The policy documents are emailed to you directly after payment. So, you can have protection in place in a matter of minutes.

## **SPREAD THE COST**

We offer a monthly payment option so you can spread the cost of your annual premium.



**WESTMINSTER  
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# QUALITY VS PRICE



**'YOU'RE NOT LIKE ANY OTHER INSURANCE  
PROVIDER I'VE DEALT WITH.'**

This is one of the greatest compliments we've received. A truly happy client who loved our personal and patient service, the quality of our insurance and the cost.

We're a family run business that is still in touch with the realities of business challenges, regard customers as individuals rather than 'sales' and are not just interested in the bottom line. We have a completely different approach, and our customers can tell the difference.

We started in 2004 and have always dedicated ourselves to making sure that the product and service we offer is first class!

Are we the cheapest? Not always. Like anything, insurance comes in different levels of quality, and you get what you pay for. Cheap block policies is not something we want to be associated with – we pride ourselves in supplying a comprehensive insurance product that won't let you down when you need it, and provides a cover limit of protection that is for you alone, not shared with thousands of other policyholders. So, beware of comparing apples with oranges!

We are proud to say that in all the years we have been trading we have rarely adjusted our prices and unlike many others we don't charge our renewing customers more each year. We treasure our many loyal customers, not penalise them! That's why people stay with us year after year.

## BE IN CONTROL OF CHANGES

Making changes to your policy couldn't be easier. You can access your policy details online at any time convenient to you, view the details of coverage and make the changes you want including:

- Update the insured's name and/or business status
- Add or change a 'trading name'
- Increase the number of people
- Add more business practices
- Increase the cover level
- Add on overseas cover
- Add on some of the optional extra coverage



# WESTMINSTER INSURANCE

## TALK TO US

One aspect that truly sets us apart from other insurance providers is our commitment to exceptional customer support. Our customers love that they get straight through to a person – no chatbots, phone menus, or online contact forms.

Our team of experienced professionals are available Monday to Friday, from 9 AM to 5 PM. What's more, when you speak to John Smith today, you can count on reaching him again next week, ensuring consistent and personalized assistance.

We may sound biased, but we genuinely believe our level of support is unparalleled in the industry. We'll take as long as you need to answer all your questions, so you feel totally comfortable with your insurance purchase. We've been working in this insurance market since 2004 and know a thing or two about it, but we understand completely that to some people it is completely new and can be bewildering.

***We're here to make it simple!***

## RECOMMENDED BY

- Our customers – your fellow businessmen and women
- Training organisations
- Membership bodies
- Accreditation companies

## USEFUL LINKS

- What We Cover List & Definitions:  
<https://uk.westminster.global/what-we-cover>
- FAQ: <https://uk.westminster.global/help/faq>
- Qualification requirements:  
[https://uk.westminster.global/help/qualification\\_requirements](https://uk.westminster.global/help/qualification_requirements)
- Guide for Hair, Beauty & Aesthetics:  
<https://uk.westminster.global/help/guide-products>
- Quote Purchase Process:  
[https://uk.westminster.global/help/quote\\_purchase\\_process](https://uk.westminster.global/help/quote_purchase_process)
- Small Print: <https://uk.westminster.global/policy-wording>
- Terms of Business:  
<https://uk.westminster.global/terms-of-business>

## GET IN TOUCH



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