



# Specialist insurance for Umbrella and Accountancy/Payroll companies

Marsh Commercial's specialist team, along with leading insurer Hiscox, have developed a bespoke offering for umbrella, accountancy/payroll companies.

## Who is it for?

Umbrella companies and any company providing accountancy and payroll services for PAYE, self employed and single person Limited company contractors. These may be working via a recruiter or direct with the end hirer. With over 20 years' experience of the sector, we fully understand the important role these companies play in the recruitment supply chain.

## What does it cover?

Umbrella choice is a sector specific insurance product, developed in conjunction with our insurer partner, Hiscox. As well as the core covers you would expect to see, such as Employers' Liability, Public Liability, and Professional Indemnity, we automatically include the following:

### CYBER AND DATA COVER\*

Cover includes; cyber business interruption, hacker damage, cyber extortion, privacy protection and media liability to a limit of £100,000. Higher limits are available on request.

### CRIME EXTENSIONS

Should a 3rd party claim be made against you, arising from the dishonest acts of either an employee or a worker supplied by you, you'll be covered up to the full policy limit under the professional indemnity insurance.

The professional indemnity policy will also pay for financial loss that you sustain as a result of the dishonest acts of either an employee or a worker supplied by you, up to a limit of £250,000.

### DIRECTORS AND OFFICERS LIABILITY AND CORPORATE LEGAL LIABILITY\*

Cover for up to £100,000 is included, subject to insurer criteria being met.

### MEDICAL MALPRACTICE LIABILITY

This is available upon request up to a limit of £100,000. It provides cover for claims brought against you, arising from medical or veterinary treatment, diagnosis or prescription by anyone you supply to a client under contract.

## Why Umbrella Choice?

### NO CONTRACTUAL LIABILITY EXCLUSION

This applies to employer's liability and public liability.

### SAFEGUARDING

Cover comes with a no abuse exclusion, meaning your business is protected against claims arising from allegations that workers supplied by you have committed acts of physical, sexual or mental abuse.

### CRISIS CONTAINMENT

£25,000 worth of PR costs to contain any adverse or negative publicity, or media attention to you or your business.

### HIGH HAZARD COVER

Cover available for higher hazard activities, such as oil and gas, offshore, safety critical rail work and nuclear.

### DRIVER'S NEGLIGENCE

Cover available, including young and inexperienced drivers over 18.

## Why choose Marsh Commercial?

We like to leave our clients free to do what they do best - run their business. Our aim is to provide you with the maximum flexibility to select the covers you need, whilst also providing you with additional benefits at no extra cost.

### SPREAD THE COST

Premium can be paid on interest free direct debit.

### FREE ACCESS TO ONLINE HR SYSTEMS

You automatically have free access to an online HR system, which on the open market could cost you around £800.

### 10% REFUND OF PREMIUM

If you have been with us for at least a year, then you will receive a 10% rebate on your preceding annual premium, so long as no claims are made by the time you renew. This is subject to your premium being a minimum of £5,000 + Insurance Premium Tax.

## How else can we help?

- Credit insurance and Invoice financing.
- Personal accident and business travel insurance for temps or own staff.
- Employment practices liability in relation to employment disputes for your own staff.
- Crime insurance.
- Freelance contractor insurance.
- A full range of employee health and benefits and reward plans.
- Risk management facilities including Health and Safety and legal services.
- Tax investigation costs and tax losses insurance.

As with all insurances, terms and conditions apply.

“ Marsh Commercial have taken the time to understand our business and the risks involved, and is now a trusted advisor to PayStream. When we have needed advice we have found Marsh Commercial to be very responsive and commercial. ”

**Julian Ball**  
Legal Director PayStream

## How to get in touch



Find us at:  
[marshcommercial.co.uk/recruitment](https://marshcommercial.co.uk/recruitment)



Or call us on  
**0161 228 0444**

## Visit [marshcommercial.co.uk](https://marshcommercial.co.uk) to find out more

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