



Insurance Broker Professional Indemnity Insurance

Bravo Networks Exclusive Member Proposition

Your clients have chosen your services because of their confidence in your ability to deliver however mistakes or miscommunication can happen. Inperio's exclusive Bravo Networks member product provides you with the enhanced protection required to manage your professional indemnity risk giving you the ability to concentrate on delivering expert advice to your clients.

See overleaf for more product information.



Insurance Broker

Professional Indemnity Insurance

Expertly designed with the broker in mind.

As a Professional Indemnity underwriter, Inperio are aware of the product choices that are available for Insurance Brokers & other FCA regulated firms at present. We believe the sector requires a fresh perspective, one of more than just the need to purchase PII, but of being able to source a product that delivers value and quality service throughout a firms hour of need.

Inperio have partnered with Bravo Networks to deliver a compelling proposition to provide an alternative professional indemnity solution for it's members. Capacity in the market is restricted for the class in your sector with rates reflecting the perceived higher risk. Our solution is provided direct to keep premiums as competitive as possible.

How does our product protect?

The advice you offer to your clients for their insurance and financial matters can be complex, placing you in a unique position of trust and responsibility. Professional indemnity protects your firm against claims made against it by a third party, primarily for professional negligence and civil liability. The policy also provides for defence costs and expenses incurred in defending a claim. In addition, it can cover you for an award made against the firm by the Financial Ombudsman Service (FOS).

Where a complaint arises against your firm which could become a claim, it can be both time consuming and expensive to defend. Our PII offering supports you in maintaining the smooth running of your business while knowing the defence and claim resolution is being handled by our experts.

Inperio's dedicated in-house claims team work closely with the insured to ensure best practice in handling all matters notified.

How we make things easy:

Our underwriting appetite encompasses all facets of the market writing both primary and excess layers. We welcome enquiries from all Bravo Network members. Following FCA guidance, we provide cover without inner restrictions to cover. This includes pandemic related protection.

Exclusive cover enhancements include:

- Limit Reinstatement following exhaustion of Limit
- Loss of Client Extension - £100,000 Limit
- Dishonest of Employees/Fidelity - £275,000 Limit
- Covid 19 Cover
- Delegated/Binding Authorities Extension
- Loss of Documents Extension - £275,000 Limit
- Claims Helpline

A range of cover options are available.

1. *Minimum of limit of indemnity of £1,250,000 in any one claim, in accordance with the minimum FCA requirement for any annual period of insurance, and an aggregate limit of up to £3 million; or*
2. *An aggregate amount for the period of insurance up to £3 million in the aggregate.*
3. *Excess of Loss if a larger limit is required up to £3 million in the aggregate.*

All options available with defence costs in addition to the limit of indemnity.

Get in touch with our dedicated Professional Indemnity Underwriter.

Disclaimer

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy. Inperio (London) Limited is Authorised and Regulated by the Financial Conduct Authority FRN: 308692 as an appointed representative of Bannerman Rendal Ltd. Registered in England and Wales RN: 11013310 Registered Office: Cannon Wharf, Pell Street, Cannon Wharf, SE8 5EN

Our expert Professional Indemnity team are ready to provide competitive protection without inner restrictions.

Head over to <https://inperio.co.uk/products/bravo-networks/> to find out more.

Contact

Tony Day
Professional Indemnity
Underwriter
tony.day@inperio.co.uk
0203 176 5642