

YOUR GROUP INSURANCE COVER WITH TOWERGATE INSURANCE BROKERS

IRVAP PROTECT

Specialist insurance cover for our registered Animal Physiotherapists

All our registered members have the option to take up our group insurance offer and be insured for the same high limit of indemnity and wide scope of cover, underwritten by Market International Insurance

WHAT IS INCLUDED?	LIMIT
<p>The policy provides cover in the event of civil (as opposed to criminal) liabilities arising from your business and professional activities, declared to us and defined within your schedule.</p> <p>Indemnity is provided to you / your organisation and any employees whilst acting on your behalf. It includes cover for your liability for the acts or omissions of any sub-contractors although it will not (unless we have agreed in writing) provide an indemnity to subcontractors.</p> <p>The policy combines cover that would be provided by Professional Indemnity, Public Liability, Libel & Slander and Product Liability Insurances and covers any amount you may have to pay as compensation up to the limit of Indemnity.</p>	£5,000,000
<p>Legal Defence for Criminal Proceedings - The policy provides cover for legal defence following criminal proceedings regarding:</p> <ul style="list-style-type: none">• Health and Safety at Work etc Act 1974• Part II of the Consumer Protection Act 1987• Part II of the Food Safety Act 1990• Other criminal prosecution where such prosecution is likely to lead to a civil claim under this policy.	£250,000
<p>Legal liability to pay damages and Claimant's costs and expenses for damage or distress as described in current Data Protection Legislation. Provided that the Insured is appropriately registered and has taken all reasonable care to comply with the requirements of the current Data Protection Regulation.</p>	£1,000,000
<p>Public Relations Consultancy Costs to help prevent or minimise a claim</p>	£50,000

Cover is subject to policy terms, conditions & exclusions

Please refer to the full policy document for details, a copy of which is available to all members upon request.