

Insurance Arrangements and Member Benefits

Comprehensive Information for IRVAP Members

Professional Liability Insurance: **£100 per term**

The IRVAP Professional Liability insurance is arranged as a **claims-made** policy. This means you are covered if a claim is reported within the active policy period, provided the incident occurred during a previous active period.

If your policy lapses, you lose coverage not only for future incidents but also for any past incidents that have yet to be reported. Therefore, it is crucial to renew your membership insurance or arrange suitable alternative cover before the current policy expires.

Additionally, if you decide to take a break from your practice, it is important not to let your insurance lapse. Restarting your cover after a break may result in the loss of protection for the work you completed previously.

While there are no legal minimum standards for Professional Liability insurance, it is recommended to have at least £5 million for Public Liability and £1 million for Professional Indemnity, due to the potential size of court awards for injuries and financial losses. The IRVAP group Professional Liability scheme offers a limit of £5 million for both types of cover.

The new policy runs from the 31st March 2026 – 30th March 2027

Personal Accident (PA) Insurance: **£50 per term**

Personal accident insurance provides a valuable safety net, particularly for those who are self-employed and lack employer support should an injury prevent them from working. Sudden accidents, such as animal bites or car collisions, can leave you unable to earn an income, which quickly becomes stressful when you are responsible for all your financial obligations.

This insurance offers either a lump-sum payment for permanent disability or weekly payments for temporary disablement, helping you manage financially while you recover. It enables you to focus on your recovery without the added pressure of replacing lost income.

Protecting the livelihood you have built for yourself is essential when facing unforeseen events.

Your IRVAP membership includes an option to participate in a Group Personal Accident insurance scheme. All members receive the same level of cover at a premium significantly lower than if arranged individually.

Private Medical Insurance (PMI)

Private medical insurance is particularly beneficial for the self-employed, whose ability to earn depends on maintaining good health and accessing prompt treatment. Without an employer-provided plan or paid sick leave, long NHS waiting times can result in extended periods without income, which can be stressful when you are responsible for all your expenses.

Private medical cover provides quicker access to specialists, scans, and treatments. It also offers greater flexibility in scheduling appointments and more control over your care, helping to safeguard both your health and your business from the risks posed by unexpected illness.

As an IRVAP member, you have the option to request a no-obligation quotation for private medical insurance through a bespoke arrangement with a specialist, award-winning Health Insurance Advisor.

Change to Everywhen

In May 2025, Towergate Insurance commenced a phased rebranding of its various trading divisions, unifying them under a single company name: “Everywhen”. This process, now almost complete, was part of a strategic initiative to consolidate more than 45 individual trading names, providing greater clarity for customers, suppliers, and shareholders. The name Everywhen, an old term meaning “at all times”, reflects the company’s dedication to being consistently available for its customers.

As a valued customer of the Towergate/Everywhen group, you are not required to take any action. Your insurance arrangements will continue to be managed by the same professional team as before, ensuring there is no disruption to your coverage.







