

FFMA Insurance Product Summery

Cyber & Ransomware cover is ever more important to every type of industry as every business has an increasing exposure to a greater variety and frequency of cyber and privacy breaches. During and after an attack the insurance covers: loss of business income, data replacement, increased working costs, third party damages, PR costs, notification costs, forensics and legal fees, and any ransom costs. This insurance also covers electronic theft of money (£ \$ €) from your bank account. You also have access to a help & support line to assist with your cyber security.

Buildings and contents (including stock) insurance is for the premises you work in, for your fixtures and fittings, the tools of your trade, your raw materials and your stock.

Employers' liability insurance protects you against the cost of compensation claims arising from employee illness or injury, sustained as a result of their work for you. It is a legal requirement if your business employs have responsibility (volunteers) for one or more people.

Product liability insurance protects you in the event that your product causes injury or damage to a persons or their property.

Public Liability protects your organisation against claims which could be made against you for accidental damage to property and compensation for accidental injury to third parties, where you may be at fault.

Business Interruption covers the loss of income that your business might suffer after a disaster such as a fire or a flood at your premises.

Legal Expenses including legal defence costs, cover for contract disputes, employment issues and tribunals – legal helplines for advice on everyday matters and legal expenses.

Goods in transit protects property against loss or damage while the goods are in transit from one place to another.

Directors and Officers is a liability insurance payable to the directors and officers of a company, as indemnification (reimbursement) for losses or advancement of defence costs where legal action is brought for alleged wrongful acts in their capacity as directors and officers.

Vehicles – cover for single commercial vehicles, mini fleets (4-10 vehicles) and fleets.

Temporary vehicle insurance is available from 1 to 28 days

Professional Indemnity If, professional indemnity insurance provides cover for the legal costs and expenses in defending the claim, as well as compensation where you are alleged to have provided inadequate advice, services or designs to a client.

Excess Protection refunds the excess that you have to pay in a claim.