

Your Business Insurance

Tailored packages for clients of Caroola

We have already insured hundreds of Caroola clients, and have received a number of queries around determining the right levels of cover. We've included some guidelines here to help you with where to start.

If you currently have insurance as part of your accountancy package, this will expire on 31st August – and we are well placed to help you source a great alternative protection.

Why the Kingsbridge Package?

- **12.5% discount for Caroola clients**
- Nil excess
- Retroactive cover
- In-house claims team
- 4.8* Feefo reviews rating
- Flexible payment options

How much cover do I need?

If you have previously been covered by a block policy, you may now be seeking separate insurance **tailored to you** and your work. Another key change, when considering a Kingsbridge insurance policy against a block one, is that your cover levels would now be **per claim and not per policy term**.

Whether that's the case, or whether it's simply the first time you've needed to source your own cover, we understand that it can be difficult to know what cover levels you need. So, where to start?

- There may be a minimum level of cover required in your contractual obligations
- If you are a member of any professional bodies, they too may have a minimum amount of cover that you need to adhere to.

There are some more factors to consider when deciding how much cover you need;

- The value of your contract
- Potential Legal Fees
- Past Work – maybe previous contracts have been higher risk or higher value, so if your insurance covers previous work (which Kingsbridge policies do as standard) you may need to factor this in.

79% of contractors who've received a quotation with us so far this year selected £1 million of Professional Indemnity cover. But, depending on your industry and your own unique circumstances, you may well need more cover.