



Online Markets used

We have made arrangements with several insurers and underwriters to be able to offer you various commercial insurance products, made available on our online multi-quote & buy platforms.

Please see below a list of the current online products and insurers (as of **2019 / 2020**). Please bear in mind that this list is subject to change and going forward, we will take reasonable steps to keep the list as current as possible.

Insurance Product	Insurance Companies
Charities & Trustees Indemnity	Arch, AXA
Crime	Hiscox
Cyber Liability	Hiscox
Directors' & Officers' Liability / Employment Practice Liability	Arch, AXA
Individual Directors' & Officers' Liability	Arch
Legal Expenses (includes Fitness for Practice)	Arag
Medical Malpractice (includes, animal therapy, complimentary therapists, healthcare professionals, medical professionals and paramedics/EMT's)	Beazley
Office Combined	Hiscox
Professional Indemnity	Ageas, Arch, Hiscox, ITIC, Tokio Marine HCC Plc,
Public & Employers' Liability	Ageas, Hiscox, Tokio Marine HCC Plc
Residents Association	Arch, AXA
Residential Property Owners	Pen Underwriting

The covers and policies provided by the above-named companies have been selected by us to offer you online access to a wide range of product options at competitive prices.

Based on the information above, please note that PIA provides other advice not on the basis of a fair analysis of the market.





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Supplementary insurance products offered online

We provide you with various supplementary insurance products via our online quote & buy system. These products have been introduced to our online offering to enhance a 'first choice' enquiry for the main insurance/s which you are seeking to purchase.

An example to illustrate this process is seen when you purchase a Professional Indemnity Insurance (PII) policy (one of our most popular online products), and due to our continuous, extensive market research we have provided a number of optional insurance products (at purchase stage) for your consideration

We understand that many clients purchasing online are either first time buyers or sole traders. In our opinion, insurance products such as Legal Expenses (which includes cover for IR35 investigations and provides access to free legal helplines and a range of legal templates and documents) is not only just good value; by being offered on an exclusive premium basis, but are also a sensible enhancement to the main insurance policy/ies being purchased.

We provide descriptions for each insurance product together with full policy wordings and summaries to aid your decision-making process.

In addition, our products are displayed on an 'opt-in' basis, meaning no automatic selection applies and therefore you are responsible for adding the supplementary product to your main purchase/es.

With regard to Treating Customers Fairly, we believe that part of the process of offering an online service should involve creating a 'what happens if?' scenario, for instance 'what happens if a sole principal of a business dies?', 'what would then happen to their family and income, as a result of this devastating event?'

By offering a variety of insurance products, we feel that this at least raises awareness for you to become mindful of the possible exposures that you may face, and then subsequently have the opportunity to cover yourselves against these situations.



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