

ANLP

Presentation by
Towergate Insurance
Caring Professions Division



Towergate Insurance – more than just an insurance provider



Towergate are a leading UK insurance intermediary, created to offer consumer and commercial customers specialist insurance policies. We offer a comprehensive range of market leading products, combined with our dedication to exceptional customer service. With over 4,400 committed staff based across more than 100 offices (our knowledge centres) in the UK, we are able to offer our clients easy access to real product knowledge, insurance expertise and impeccable service standards.

As one of the UK's leading insurance intermediaries, with Towergate you can be confident that you are dealing with an organisation dedicated to its customers and to making a difference in the communities we serve. We pride ourselves on being more than just an insurance provider and use our expertise in the sector to bring a market-leading service to each and every one of our customers.

Towergate Caring Professions have been providing insurance to individuals, companies, partnerships and charities for over twenty years. Our knowledge and expertise have allowed us to design specialist products tailored to the needs of the sectors we serve.

As one of the UK's leading insurance intermediaries, with Towergate you can be confident that you are dealing with an organisation dedicated to its clients.

Supporting clients in difficult times

Risk for Business Owners



Considerations

Liability cover provides protection for the policyholder against their legal liabilities to their employees or the public. This includes property damage and Bodily Injury. Bodily Injury includes illness (including resulting death). 'Illness' is not defined so could include legal liabilities incurred from Covid-19 in a situation where the insured has breached their duty of care.

For a breach of duty of care to be considered the insured would need to be in contravention of any Government guidelines or advice.

Below are a few considerations for risks posed to you and your business.

Professional Liabilities:

- You may unknowingly Breach a Professional Code of Conduct.
- You could give incorrect advice.
- A client could complain about your service to a professional/regulatory body.
- A Professional/Regulatory body could decide to take disciplinary action against you.
- One of your clients could injure themselves whilst coming to see you.
- A competitor could accuse you of making false or slanderous allegations.
- You could be accused of Copyright infringement.
- You could have a dispute with a client over monies owed.
- HMRC may carry out an enquiry into your Tax affairs.

Employer's Liability:

- Employer's Liability Insurance is compulsory, not having this cover is unlawful, do you need this cover and if so, do you have it?

COVID-19 The Effects



Potential impact COVID-19 has had on businesses

- Remote working and the effect this has on servicing your clients.
- Potentially reduced income or being unable to work at all.
- Scrutinising business expenditure – Cancelling insurances etc.
- Does my policy provide cover for claims arising from Covid-19

Towergate's support to clients

- **Our COVID-19 Hub** - <https://www.towergate.com/covid-19-updates>
- Free Health & Safety & Employment Law Hub
- Plus many other helpful features

Ellis Whittam H&S and Employment Law Hub - <https://www.towergate.com/covid-19-updates/free-health-and-safety-and-employment-law-hub>

- Our partner, Ellis Whittam, introduced have introduced a free Health and Safety Hub
- The Hub includes free support with regard to Employment Law relating to Coronavirus

Cyber Awareness - Organisations are targeted because they are the most vulnerable, not the most valuable



- The UK is the fourth ranked country in terms of cyber-attacks.
- TSB Bank PLC conducted a report in April that found that 42% of people suspected they had been the target of phishing attacks during the Covid-19 outbreak and 25% of businesses had been affected.
- Cybercrime comes in many different forms including:
- **'Fake CEO fraud'** – Cybercriminals using fake emails and making calls masking as someone they're not in order to get access to information, data or money.
- **Hacking** – the unauthorised access of a computer system
- **Viruses, Malware and Ransomware** – typically delivered or downloaded to computer systems with the intention of causing or threatening damage to software or data often with the request of a ransom to be paid to avoid a breach or blocked access.
- **Phishing** – emails which purport to be from reputable companies, individuals or the Government themselves inducing the receiver to reveal personal information, such as passwords or credit / debit card details
- **Smishing** – text messages which appear to look like they have originated from reputable companies, individuals or the Government encouraging you to click on dangerous or harmful things
- **File Hijacker** – criminals gain access to files and hold the owner to ransom
- **Keylogging** – criminals record what is being typed on an individual keyboard which can giveaway important information such as passwords

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- **Screenshot Manager** – criminals take screenshots of a computer screens
- **Ad-Clicker** – fake adverts that give criminals remote access to an individual's computer through a specific link
- Understand the risk – GDPR regulation is that a business has 72 hours to report a breach of personal data or face a fine
- Delete suspicious emails
- Come up with a hard to crack password

Cyber Awareness – Protecting Yourself



- Be extra vigilant – with emails and text messages
- In April the National Cyber Security Centre a branch of the Government Communications Headquarters have set up a specific email address for suspicious Covid related phishing scams to be reported – report@phishing.gov.uk
- Ensure usual processes and procedures continue to be followed particularly for making changes to websites and processing data
- Follow the advice:
- Regularly back up your data

STOP

CHALLENGE

PROTECT

No matter how many precautions you take or how vigilant you are some cyber attacks cannot be prevented. There are a range of cyber and data policies available. You can discover the level of protection you may need by taking our simple 3-minute cyber risk assessment test (link to be updated)

Contacts



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