



Insurances for VAs

KEY INSURANCES TO CONSIDER

Public Liability:

Public liability insurance is designed for professionals who interact with customers or members of the **public**. It protects against claims of personal injury or property damage that a third party suffers (or claims to have suffered) as a result of your business activities.

Professional Indemnity:

Professional Indemnity insurance is designed for professionals who provide advice or a service to their customers. It protects you against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of professional duty in the course of your business.

Cyber Insurance

Cyber liability insurance covers financial losses that result from data breaches and other cyber events, including loss or damage to electronic data due to hacker attack, virus, denial of service attack; loss of income and additional expenses that you incur due to inability to trade; and cyber extortion where hackers break into your computer system and hold you to ransom.

Income Protection:

Income Protection Insurance can give you up to 75% of your regular income if you are unable to work due to an illness or injury. Often paid in monthly installments, Income Protection Insurance can help you manage your financial obligations, protect your family, and maintain your lifestyle while you are out of work.

Other Insurances you might wish to consider include

- Equipment and Contents Insurance for Business
- Health Insurance