

USPs



UNIQUE SELLING POINTS

Professional Liability*

- ① For **Miscellaneous** industries, **Design and Construction** firms and **Information Technology** businesses
- ① Primary and **Excess of Loss**
- ① Limits up to **£5,000,000**
- ① Competitive premiums
- ① All wordings have a **civil liability** trigger, even our design and construction wording
- ① All our limits of indemnity apply to **any one claim**
- ① **Defence costs are in addition** to the limit
- ① The **deductible does not apply to defence costs** in most circumstances
- ① Insureds have the option to **choose their own defence counsel**
- ① **Free Legal Helpline**
- ① Reimbursement to principals
- ① **Outstanding fee payment**
- ① Loss mitigation costs cover
- ① **Duty to warn**
- ① Asbestos, Property damage and Pollution exclusions have a wrongful act write back
- ① **Loss of documents or data** cover
- ① **Cover** under the **2018 Data Protection** act
- ① Witness costs and expenses cover added
- ① **No communicable diseases exclusion**
- ① **No libel and slander exclusion**
- ① **No Copyright exclusion**
- ① Underwritten by **Lloyd's of London**

Directors and Officers Liability*

- ① For **Private Limited Companies, Charities, Trustees** and other **Not For Profit** entities.
- ① Limits up to **£5,000,000**
- ① **Corporate Reimbursement** included
- ① **Entity** extension available
- ① **Employment Practices** extension available
- ① **Entity** cover minimum **deductible £1,000** or **£500** on **Residents Associations**
- ① **Employment Practices** minimum **deductible £1,000**
- ① Deductibles do not apply to the defence costs
- ① **Professional Liability** cover included for charities and other not for profit entities
- ① **Choose** your own **defence counsel**
- ① **Fees for Intervention** (HSE investigations) included
- ① **Criminal prosecutions**, including manslaughter and corporate manslaughter included
- ① Identity theft costs included
- ① **Death and Bodily Injury** exclusion **writeback** for emotional distress from Libel and slander, manslaughter/Corporate Manslaughter, Regulatory crisis costs, investigations and associated costs, fees for intervention and criminal prosecutions

- ① **Investigation costs** covered
- ① **Personal appointments** on not for profit boards
- ① **Data protection** cover
- ① Consequential loss **writeback** for **damaged property**
- ① Up to **six years discovery**, renewable annually
- ① **Automatic Acquisitions** included
- ① **Emergency Costs**
- ① **Extradition** costs included
- ① Asset and Liberty proceedings covered
- ① **Outside Directorships** included
- ① **Personal Appointments** on not for profit boards and charities
- ① **Regulatory crisis costs**
- ① **Retired Directors** run off cover
- ① **Spousal and Estate** cover
- ① **No Application** needed terms are based on statements of fact
- ① **Free legal helpline**
- ① Underwritten by **Lloyd's of London**

*Not all USPs apply to all classes, sub limits may apply

Standalone Terrorism

For **Residential and Commercial Property Owners, Landlords, Retail, Leisure & Hospitality, Education Facilities, Social Housing** and more

Why Insure for Terrorism?

Terrorism events can cause significant damage and disruption, and the UK continues to face varying levels of threat. Standard insurance policies often exclude terrorism-related risks, making standalone terrorism cover essential for businesses, property owners and lenders. 2Vision's terrorism product provides a secure safety net to both residential and commercial property owners in the event of damage or disruption in the UK

- ① Up to **£150,000,000** any one location.
- ① **27.5% commission** as standard.
- ① Underwritten by a combination of **Lloyd's of London** and **Company Market** paper.
- ① Excellent service & communication levels throughout your quote and bind process.
- ① Flexible pricing and coverage options – peace of mind for protection in the event of an incident.
- ① **Follow form Wording** – all interested parties, terms, conditions & sub limits that you have worked hard to get right on the associated policy will automatically apply to our policy too.
- ① No restrictions on the number of properties to insure – full schedule or just a selection if preferred.
- ① **First Loss Limit** available.
- ① **All UK Zones** considered.
- ① **Threat Cover** included as standard.
- ① **135% Day one** Reinstatement as standard, with up to 150% available upon request.
- ① Including **non damage denial of access** cover.
- ① **Property Damage excess nil** as standard.
- ① **12 hours non damage BI Excess** (in respect of any action or advice of a civil or military authority).
- ① **Loss of Attraction** cover included as standard.
- ① **Brand Rehabilitation** cover included as standard.
- ① **Liability** and **Personal Accident** cover extension available.
- ① **Nuclear, Chemical, Biological and Radiological** cover extension available upon request