



HEALTH & SAFETY

Our appetite is broad, focusing on consultants who are engaged by a third-party on a consultancy basis to work with their in-house designated competent person, rather than replacing them.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

SWEETSPOT EXAMPLES

Health and safety consultants, training, assessments, research and expert witness. Environmental consultants

Operating in non-hazardous locations such as: offices, retail, warehousing and light commercial locations

OUR TARGET RISK PROFILE



UK domiciled firms with a turnover of up to **£100m.**



Up to **25%** overseas exposure by contractual jurisdiction.



Up to **10%** US exposure by contractual jurisdiction.



Up to **10%** income coming from overseas subsidiaries.

LIKELY MAXIMUM LIMITS

By turnover banding

Up to £25m **£10m Limit**

£25m - £100m **£5m Limit**

Over £100m **Selective Appetite**

KEY CROSS-SELL OPPORTUNITIES:

PROPERTY

CASUALTY

CYBER & DATA

KEY BENEFITS

- 01 Survey work
- 02 Criminal proceedings costs
- 03 Negligence
- 04 Confidentiality
- 05 Breach of intellectual property
- 06 Civil liability basis