



Why Hiscox for the Training & Tutors sector?

We love teaching and training risks that sit outside of mainstream education. This includes almost any type of professional educational.



Our 'Failure to Educate' wording offers rare clarity

While other insurers often leave Professional Indemnity cover vague in this area, we spell it out - so you and your clients know exactly what's covered and can feel confident in their protection.



A one stop shop

We offer a broad range of covers on a single policy and renewal date, enabling us to insure the whole customer - where others may be more limited.



Highly competitive and flexible pricing

We understand the commercial pressure your clients in this sector face, so our pricing is designed with that in mind.



Big or small

We can cover businesses of all sizes - from music, drama and language schools to the individual tutors.



We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.

01 Changing focus

Shifting priorities are emerging in this sector, with a growing emphasis on skills-based education and practical, real-world capabilities.

02 Increased use of technology

Technology is playing a growing role in this sector, with clients and providers increasingly using digital tools such as online learning platforms to deliver and enhance educational experiences.

03 Financial pressures

With budgets under strain and funding challenges ongoing, this sector is actively looking for ways to reduce costs and improve efficiency.

We are **there for your clients** when it matters most

A tutoring provider offering both in-person and online lessons faced allegations of discrimination and inappropriate conduct involving one of its tutors. The issue was shared publicly by a parent on social media, but we worked with specialist teams to address the concerns - ultimately leading to the complaints being withdrawn.



Training & Tutors sector appetite overview

We have a very broad appetite for educational institutions, training centres, as well as teachers and professional bodies.

Because of our experience in the Training & Tutors sector, we understand the covers your clients are likely to need - and where our risk appetite allows, we can combine the most suitable mix under one policy.



	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Professional Indemnity	• Professional training firms • National Vocational Qualification (NVQ) trainers (classroom and manual) • Part-time teachers, tutors and lecturers • Academic publications • Corporate training • Professional bodies • NVQ accreditors • Exam invigilators and boards • OFSTED inspectors	Mainstream education such as college and universities.	We can insure organisations involved in most types of activity in this sector, outside of schools.
Property & Casualty	Adult education and test centres	IT and computer training	Music and drama schools
Cyber & Data	We can insure most business types in this sector.		
Management Liability Portfolio	We can insure most business types in this sector and offer the following covers: • Directors' and Officers' Liability cover • Corporate Legal Liability cover • Employment Practice Liability cover • Trustee cover		
Other covers	• Personal accident: if your clients hold casualty cover with us, personal accident cover can extend protection to their employees • Terrorism: available to your clients who buy any property cover • Legal protection: available to your clients who buy any other cover		



Want to know more?

Whether you've got an individual policy or a scheme opportunity for large groups of customers with shared needs, we'll be able to cater for you - whether that's through our regional offices, e-trade, or bespoke schemes.

Visit our website: hiscox.co.uk/broker/commercial-insurance/training-tutors

Or contact our team: hiscox.co.uk/broker/contact