HR CONSULTANCY LAUNCH PROGRAMME · GET PROFESSIONAL INDEMNITY INSURANCE

PII cover and disclosure checklist

A rough guide to cover levels and what to tell your insurer, so the policy pays when you need it. Not insurance advice; a broker sets the right level, so get quotes.

01 Cover-level ready reckoner

A rough steer, not a limit to buy off. The right figure is a commercial decision for a broker who knows HR consultancy.

- [ ] £1m of cover is the common minimum most clients accept.
- [ ] Larger clients may contractually require £2m–£5m. Read the contract before you quote for them.
- [ ] Match the limit to the size of client you are chasing, not to the cheapest premium.
- [ ] Higher-risk work, like investigations and tribunal representation, pushes the sensible level up. Talk it through with your broker.

02 What to disclose to your insurer

Non-disclosure can void a claim, so declare everything you actually do, not a tidied-up version.

- [ ] Every service line you sell, including the higher-risk ones.
- [ ] Investigations you run or advise on.
- [ ] Dismissal and redundancy advice.
- [ ] Tribunal representation, if you offer it.
- [ ] Your actual and expected fee income.
- [ ] Any sector or client type that carries extra people risk.

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