

Myths & facts

Myth

I'm a sole trader - I don't really need insurance.

Fact

This one makes us nervous every time we hear it. As a sole trader, there's no limited company between you and a claim. If something goes wrong and you're not insured, it's your personal finances on the line. Your savings. Your house.

You don't have to be big to be sued. You just have to be unlucky. Let's get you covered.

Myths & **facts**

Myth

We're too small to be sued.

Fact

Small businesses get sued all the time - by customers, staff, suppliers and the public. And because small businesses often have fewer resources to fight back, the impact can be devastating.

Size doesn't protect you. Insurance can.
Talk to us today.

Myths & facts

Myth

I run an online business, so I don't have physical risks to insure.

Fact

No stock. No premises. No problem, right? Not quite.

Online businesses face many risks - cyber attacks, data breaches, negligence claims, defamation and more.

Digital doesn't mean risk-free. We can help you work out what cover makes sense for your business.

Myths & facts

Myth

I'll sort insurance out when I win a big contract.

Fact

We hear this one a lot. And we get it... but here's the problem: Most clients and contractors will ask for proof of insurance before they sign anything. No certificate, no contract.

Also, if something goes wrong before you've sorted cover... well, that's a bad day. Get covered first. Win the contract second.

Let's talk

Our friendly team are on hand to help, whether you need a new quote or have a query about an existing policy.



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