

Myths & facts

Myth

Public liability covers all accidents involving the public.

Fact

Not quite. It covers third-party injury or property damage, but only if you're legally liable. If an incident falls outside policy terms or involves negligence not covered, you might not be protected.

Definitions, exclusions and evidence all matter more than people think. We're here to help you fully understand your policy.

Myths & **facts**

Myth

Professional indemnity insurance only matters for big firms.

Fact

Smaller businesses often feel the impact of claims more.

Even a minor error, piece of advice or missed detail can lead to disputes or legal costs.

Without cover, those costs come directly out of your business.

Myths & facts

Myth

Cyber insurance is only for tech companies.

Fact

Far from it. Any business storing customer data or taking online payments is exposed (and let's face it, we're all working digitally when running a business these days).

A data breach, ransomware attack or system outage can impact operations - and the financial fallout can be significant. Get covered today.

Myths & facts

Myth

Insurance will pay out the full value of any claim.

Fact

Only if your cover is accurate and your policy conditions are met. If your sums insured are too low, insurers can apply the “average clause.” This means you effectively share the loss with the insurer.

For example, if you should be insured for £100,000 but you’ve declared £50,000, you’re insured for 50% of the true value. So, if you make a £20,000 claim, the insurer may only pay £10,000.

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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