



**LARSEN  
HOWIE**  
*Ensuring Peace of Mind*

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# I'm a contractor... why do I need insurance?

Ensure your business and livelihood is protected should the worst happen with our range of business insurances, tailored to the exact needs of contractors, freelancers and consultants.

## IN PARTNERSHIP WITH FOCUS ACCOUNTANCY

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### What insurances do I need?

Before commencing an assignment, every contractor is required to meet their contractual requirements, which often includes evidencing proof of:

- Professional Indemnity Insurance
- Public (& Employers) Liability Insurance

Professional Indemnity protects your business when it is accused of making an error or omission from the services provided. Cover includes defence and compensation costs, plus a wide range of additional extra sections.

Public (& Employers) Liability covers your business for defence and compensation costs when it is accused by a third party or employee of causing damage to them or their property.

### Benefits of choosing us

- Policies are tailored to the exact needs of the modern contractor
- 100's of trades and professions covered
- Available to buy 24/7/365 via our state of the art website
- Range of payment options
- Documentation issued instantly
- Understand and improve your IR35 status
- Business insurances are tax deductible expenses

### IR35 insurances, contract reviews, contractor legal protection and more!

Our history is steeped in IR35 having worked in and around it for over a decade, and we're here to help and guide you on it.

Our range of market leading IR35 insurances protect you against the professional representation fees of defending a range of HMRC investigations. We also offer a wide array of IR35 Contract Reviews, from assessments to full reviews to

working practices reviews.

In addition, we also provide Personal Accident and Contractor Legal Protection insurances, making us the premier provider to the modern contractor.

**CLICK HERE TO GET YOUR QUOTE:**  
<https://focusaccountancy.larsenhowie.co.uk>

[www.larsenhowie.co.uk](http://www.larsenhowie.co.uk)

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