



**FLORIGUARD  
FREELANCERS**

# Flexible Cover for Freelance, Event and Wedding Florists

The FloriGuard Freelancers policy underwritten by Groupama is designed to meet the normal requirements of Freelance, Event and Wedding Florists who wish to protect certain assets and to be indemnified for liability relating to employees and members of the public.

## Key Features and Benefits

- Public Liability cover with in options of indemnity from £1,000,000 to £5,000,000
- Employers Liability cover of £10,000,000 (optional)
- Tools and Stock in Transit cover at flexible sums insured (optional)
- Stock and Business Contents cover (optional)

## Tax & Property Protection

- Fees and Expenses incurred in respect of Tax Investigation and Property Protection.
- Limits: £25,000 any one Investigation or proceedings for Property Protection and £50,000 in total in the period of insurance.

## Employment & Prosecution Protection

- Employment and Prosecution Protection for fees and expenses incurred in defending disputes with employees or proceedings against an employee.
- Limits: £25,000 any one dispute and limited to £100,000 in total for Employment Protection and £50,000 in total for Prosecution expenses in the period of insurance.

## Excesses

- |                               |      |
|-------------------------------|------|
| • Third Party Property Damage | £250 |
| • Tools & Business Equipment  | £50  |
| • In transit                  | £50  |
| • Computer Equipment          | £200 |

## Other benefits

- Dedicated customer care help lines including Legal Advice
- Variable payment options

Cover can be tailored to your specification subject to insurer terms, conditions, exceptions & limitations. Optional covers may lead to additional premiums.

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