

Key Differences - Cover Comparison

Comparison between Insurers	HISCOX	RSA
Abuse & Molestation	<p>Included at no additional premium under PL cover, £1m aggregate including defence costs with a wider definition to include:</p> <ol style="list-style-type: none"> Physical or mental abuse, assault, battery, mistreatment or maltreatment; sexual exploitation or any actual or attempted sexual relations, sexual contact or intimacy; discrimination, victimisation, harassment, voyeurism, invasion of privacy or any use or distribution of images, in whatever manner, without the consent of any person shown; or any other act of a sexual nature or undertaken with a sexual motive. Subject to satisfactory answers to 2 questions 	Abuse Excluded £1m aggregate including defence costs for Sexual impropriety
Elite Athletes/High Profile Clients	<p>Cover provided up to £1m LOI, can refer if higher limits required to a maximum of £5m LOI.</p> <p>Elite Athletes defined as;</p> <p>Any person who at the time of treatment competes in any of the sports listed below.</p> <ul style="list-style-type: none"> Association football at English Premier League or Championship level, or the equivalent in any other country PGA / MENA / LIV Golf Tours Premiership Rugby Formula 1 or Superbikes Boxing (WBF, IBF, WBA) Mixed Martial Arts <p>Any other sport with actual or anticipated earnings similar to or greater than any of the above.</p>	Subject to referral
Treatments and Enhancements		
Class 4 Lasers	Can be included with no additional premium upon notification	Subject to referral and additional premium
Additional Covers - Malpractice		
Part 1: Website coverage	£25,000 In the aggregate, including all defence costs	Not Covered
Part 1: Personal data claims	£250,000 in the aggregate, including all defence costs	£1,000,000 in the aggregate, including all defence costs
Public and Products Liability		
Part 2: Court attendance compensation: in total	£10,000 in the Aggregate	No Limit
Personal Accident		
Personal Accident	£35,000	£15,000
Age Limit	75	80
Hazardous Pursuits	Excluded	Reasonable Care condition
Recruitment expenses	Up to £10,000	Not Covered
Retraining expenses	Up to £10,000	Up to £5,000
Funeral expenses	Up to £5,000	Not Covered
Physiotherapy treatment expenses	Up to £5,000	Not Covered
Workplace alteration expenses	Up to £5,000	Not Covered
Counselling expenses	Up to £5,000	Up to £2,500
Total event limit	Up to £1m	No Limit
Crisis Containment		
Crisis Containment	£25,000	Not Covered
Outside working hours discretionary crisis mitigation costs	£2,000	Not Covered