

# Specialist Insurance for The Publishers Association

Commercial Insurance Services



THE **PUBLISHERS**  
ASSOCIATION

**RKH**  
Insurance  
Services

### KEY BENEFITS

- **Preferential rates** – We've negotiated reduced rates for members meaning you can obtain comprehensive cover and risk management services for less
- **Comprehensive cover** – the key features of this product have been specifically tailored to cover the unique requirements of your industry
- **Interest free instalments** – Premiums can be paid by monthly interest free instalments meaning the premium you are quoted is all you will pay

R K Harrison Insurance Services Ltd is one of the UK's leading insurance providers with a great tradition of providing specific products that are tailored to our clients and their industry. We have used this expertise, along with our experience within the print sector to develop a comprehensive commercial insurance solution for members of The Publishers Association.

This approach allows you to benefit from a range of features that helps to protect your physical assets in addition to your general and professional liabilities.

### KEY FEATURES

Our product has been designed to include a range of industry specific covers which would be difficult to find else where at no extra cost. Individual covers highlighted below can be selected dependent on your requirements meaning you only pay for cover you actually need:

#### COMMERCIAL OFFICE

Cover available includes: Property damage, business interruption, public & products liability, employers' liability and personal accident

**Unlimited protection** – Cover is on an any one claim basis giving you unlimited protection as to the amount you can recover under the policy

**Public Utilities** - £100k cover for loss of your revenue caused by accidental failure of public utilities (electricity, gas, water and telecommunications) supply at your premises

**Customers & Suppliers** - £100k business interruption cover for incidents occurring at the premises of your customers and suppliers that may affect your ability to trade

#### PROFESSIONAL INDEMNITY

Protection for claims brought against you for libel, slander and defamation with comprehensive cover for losses caused by professional negligence

**Internet & email** - protects against damage caused by hackers, inadvertent damage caused to other people's systems, and other claims resulting from your use of the internet, email, intranet or your website

**Intellectual property** - We cover you for infringing others' rights including copyright, music rights, trademark, broadcasting, cable or satellite rights, moral rights or any act of passing off

**Subpoena defence costs** – pays for your legal expenses incurred to challenge subpoenas or other court proceedings compelling you to reveal sources used in your publications



“The Publishers Association is delighted to be working in partnership with R K Harrison to provide our members with a specialist insurance policy that gives comprehensive protection for both commercial and professional indemnity requirements”.

**Simon Juden**  
Chief Executive –  
The Publishers Association

## CLAIMS

A true test of any insurance policy is when you need to make a claim. At R K Harrison we employ a team of insurance professionals who will oversee your claim from reporting to assistance in negotiation with Insurers representatives. Each claim is unique and we pride ourselves on gaining a full understanding of your particular situation to ensure a prompt solution is reached.

## ADDITIONAL SERVICES

### Business Continuity Planning

A secure, flexible, cost-effective system that prepares you, your business and your staff for disruptions to your business.

### Business HR

A valuable resource to help you minimise the legal risks when employing staff.

### Complete package

To ensure that you have the complete insurance solution, R K Harrison Insurance Services provides a comprehensive range of products and has access to all leading insurers.

Other products that we can provide you with include:

- Directors' and Officers' Liability
- Trade Credit
- Group Travel
- Legal Expenses
- Motor Fleet
- Engineering Inspection and Insurance

## About R K Harrison

R K Harrison Insurance Services is part of the R K Harrison Group, a leading, independently owned insurance and reinsurance broker. With offices in the UK and Bermuda we specialise in providing insurance solutions for businesses, associations and private individuals both in the UK and internationally.

With premiums in excess of £750 million placed annually on behalf of clients, we have the expertise and strength to deliver quality products and competitive pricing.

Although a dynamic, forward thinking organisation, we pride ourselves on our traditional approach to personal service. We employ highly skilled, motivated people. Our staff retention is one of our strengths and it allows us to offer continuity so we are truly able to understand our clients and their needs.



**Broking Initiative of the year**  
British Insurance Awards 2008:  
**Winner**



**National Broker of the year**  
Insurance Times Awards 2009:  
**Winner**

## Contact Us

For more information, or a no obligation quotation, please contact the corporate sales team:

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