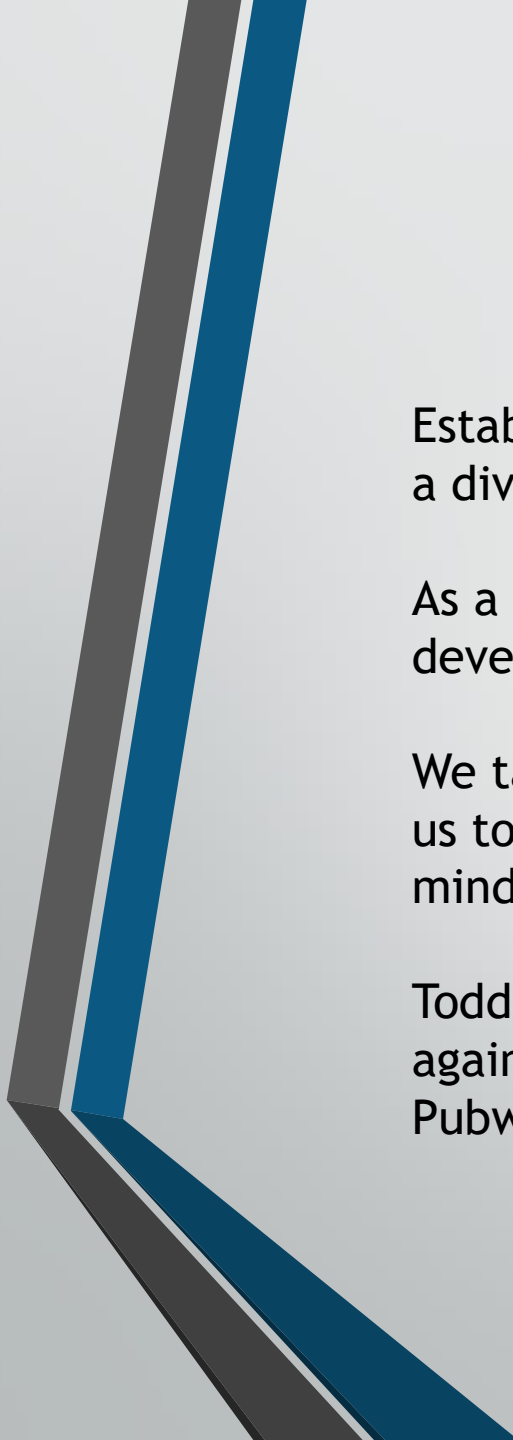




toddandcue[®]
insurance.

Presented by:
Website:

Liam Curran & Kyle Wilson
www.toddcue.com



Who are **toddandcue^{TC}** Insurance.

Established in 1979, Todd & Cue has continued to deliver a market-leading broking service to a diverse range of clients.

As a Chartered Insurance Broker, we are committed to excellence – investing in the ongoing development of our team while consistently achieving positive outcomes for our clients.

We take the time to fully understand our clients' businesses and the risks they face, enabling us to design bespoke insurance programmes that provide effective protection and peace of mind. This allows our clients to focus on running their businesses with confidence.

Todd & Cue also provides a specialist insurance solution designed to protect Pubwatch groups against the risk of legal action, and are continuing to develop the insurance programme for Pubwatch organisations to cover all of their insurance needs.

Offering a bespoke insurance solution for Pubwatch Organisations

Employers Liability

Indemnity Limit: £10,000,000

Policy Excess: £0

Basis: Any One Claim

What is Covered?

Cover for all sums, which you become legally liable to pay for Accidental Injury to any employee if such Injury arises out of their employment by you.

Also applies to volunteers.

Public Liability

Indemnity Limit: £2,000,000

Policy Excess: £250

Basis: Any One Claim

What is Covered?

Cover for all sums, which you become legally liable to pay for compensation for :

- 1) Accidental Injury to any person other than an employee.
- 2) Accidental damage to property not belonging to you or in your custody or control.

Professional Indemnity

Indemnity Limit: £500,000

Policy Excess: £1,000

Basis: Any One Claim

What is Covered?

Protection for the Board of Management and persons working for the Groups in connection with the business, for any claim and defence costs that arise from Pubwatch activities, arising from; a breach of your professional duties, negligent misstatement or misrepresentation, unintentional libel, slander or defamation, unintentional breach of or misuse of confidentiality or any right to privacy.



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Claims Examples

Employers Liability

- An employee leaves their role and then later claims that prolonged extensive pressure on them and a lack of support within their role caused them stress and anxiety.
- Even if the organisation was to dispute the claim, it would still have to respond, then seek legal advice, and potentially defend itself at a tribunal or in court.
- The legal costs alone can be significant, regardless of the outcome. Employers' Liability cover protects the partnership against these claims.

Public Liability

- An offender/banned individual claiming mental anguish in respect of intelligence shared about them.

Professional Indemnity

- Banning order appeals - individuals have challenged exclusions on the basis that information was inaccurate, outdated, or unfairly shared.
- Even when the appeal is unsuccessful, the cost of defending the decision can be significant which most of the times from what we hear, they are unsuccessful, which is often an inefficient use of time and resources.
- The Professional Indemnity coverage will give you access to specialist legal defence and cover potential damages arising from these kind of incidents.



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Additional Covers Available

Cyber Liability

- Growing risk within all industries in an ever-developing world of technology

Excess Public Liability

- We currently provide £2 Million Public Liability limit for the Pubwatch groups.
- From our experience, a £5 Million Public Liability limit tends to provide a more sufficient coverage, dependent on the size of your group.

Directors & Officers

- Chairs, secretaries and committee members can be held personally liable for decisions they make. Management Liability cover helps protect their personal assets if a claim is made against them.



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Details For Us to Obtain a Quotation

Name of your Partnership:

Full Address and Post Code:

Annual Wage Roll:

2025 - 2026 Turnover:

Projected 2026 - 2027 Turnover:

Aerial / Mast Cover Required? Yes / No (If Yes, How Many?)

Contact Email:

Contact Number:

Annual Premium starts from £372.50 inclusive of Insurance Premium Tax & Fees.



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Thank You!

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