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Jelf Manson is a trading name of Jelf Insurance Brokers Ltd (Reg No. 0837227) and Jelf Wellbeing Ltd (Reg No. 2647586) which are part of Jelf Group plc and are authorised and regulated by the Financial Services Authority (FSA). Registered address: Fromeforde House, Church Road, Yate, Bristol, BS37 5JB (Registered in England and Wales). Not all products and services offered are regulated by the FSA.

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Umbrella choice



Specialist insurance for your sector

When either your work or industry is of a specialist nature, you want to be confident that your insurance is providing you with the specific protection you need.

Jelf Manson offers insurance solutions for umbrella companies and workers using their services, as well as products for CIS card-holders, single person limited companies, self-employed contractors, and the accountancy service companies for their business activities.

In conjunction with Hiscox, we have designed a bespoke, comprehensive package of insurances for umbrella (and Accountancy/ Payroll) companies.

Key features

- ◆ **Interest free instalment facilities are available**
- ◆ **No requirement to submit non-standard contracts**
- ◆ **Can accommodate most high risk activities umbrella employees may be involved in**
- ◆ **More than 30 years' industry experience and expertise**
- ◆ **Bespoke cover and policy wordings**

General features and benefits

- No requirement to submit non-standard contracts
- Flexibility to cater for PSC's, CIS workers and other sole traders where required
- Cover for claims arising worldwide (USA/Canada is available on request)
- High limits of indemnity available
- Excess starting from £250
- Can accommodate most high risk activities umbrella employees may be involved in
- Wide definition of "business" coverage
- Internet and Email cover automatically included
- Business HR automatically included
- ◆ Includes Criminal Prosecution Defence costs cover in relation to prosecution under Health & Safety legislation and the Corporate Manslaughter and Corporate Homicide Act 2007
- ◆ Data Protection Prosecution Costs cover

We offer

- A range of liability insurances, including Employers' and Public Liability (EL/PL). These can be extended to include offshore liability, rail safety critical activities and driver's negligence.
- Professional Indemnity (PI), including Fidelity Bonding if required
- Financial cover, including Credit Insurance, Invoice Financing and Tax Protection (incorporating IR35 cover).
- Accident, Sickness and Travel insurance
- All risks cover on equipment in your offices, and any business equipment you require to be covered away from the office
- A range of Business Interruption cover, allowing you to choose from full Loss of Income, Increased Cost of Working, Additional Increased Cost of Working or there is an option to combine all three on a flexible First Loss basis.
- ◆ Employment Practices liability and Directors' and Officers' liability, Legal Expenses insurance, which can be extended to include contract workers, if required.
- Freelance contractor insurance package (EL/PL/PI).

Parasol Group

I am very impressed by the service provided by Jelf Manson. The team takes the time to understand our business model and as a result are able to react effectively when challenges arise. Whenever we have a new insurance requirement, I have every confidence that Jelf Manson will act quickly and cost effectively.

Rob Crossland
Parasol Group

As insurance brokers, we like to leave our clients free to do what they do best – running their businesses, while we do what we do best – using our expertise to negotiate the best possible deals and terms, taking care of all the paperwork, and of course, providing advice, support and partnership every step of the way.

Contractors choice rewards package

Jelf Manson offers a comprehensive reward package for freelance contractors, delivering over 2,000 discounted retail, leisure and lifestyle benefits. This package, accessed by the contractor via a web-based product, offers a wide range of benefits, including Personal Accident insurance, cash-back and shopping vouchers.