



# Amicus

INSURANCE SOLUTIONS

Specialist Waste Insurance Broker



# Why Amicus

Our approach to providing insurance solutions to businesses operating in the waste, recycling and reuse sector is tailored to each organisation, ensuring you have the cover you need.

We listen to you and take time to understand your business, before giving our advice. We have an in-house claims team who handle and defend claims for our clients with your best interests in mind.



## Material Damage

Fire and Material Damage cover for Waste processing and recycling Plant and Machinery can be notoriously difficult and expensive. We have relationships with the underwriters and the markets that provide this specialist cover.



## Business Interruption

This Cover protects your income if an insured event stops you trading. Like fire cover, it's a specialist area, but essential for your business, as replacement machinery in this sector has a very long lead time, and you still need an income whilst your machines are not operational as well as needing to protect your existing contracts.



## Directors & Officers

As a director or controller of the business you can be held personally liable for failures in the organisation that lead to injury, loss or death. This insurance can help defend you against such actions.



## Combined Liability

Waste is an industry that generates its fair share of injury claims amongst its workforce. Employers Liability will protect you and can help defend claims and prosecutions against you.

Public (Third Party) Liability is essential and we can advise you on Environmental Impairment Liability Insurance for any Pollution risks.

Hazardous waste. We can insure the transportation and storage of hazardous Waste in ADR categories 1-9.

Products Liability. As we recycle more and more waste. Products liability issues become ever more prevalent.



## Cyber Liability

You are 30 times more likely to be a victim of a Cyber theft than a break in these days. Cyber insurance helps you respond to a network security incident, cyber-attack, or data breaches and can help cover the costs incurred in remedying the breach and limiting the resultant reputational damage to your business. It can also cover cyber-crime where you are manipulated into transferring money to a fraudster, masquerading as you or one of your genuine business clients.