

A Complete Guide to Freelance Solicitors & Professional Indemnity Insurance

Including Market Overview, SRA Regulations, and Insurance Tips



Professional Liability Brokers Ltd

Introduction

As a freelance solicitor, understanding your regulatory obligations and securing the right Professional Indemnity Insurance (PII) is crucial. This guide provides an overview of the SRA's requirements, the legal services you can offer, and insights into the PII market.

1. Understanding Freelance Solicitors

Freelance solicitors regulated by the SRA may provide both reserved and non-reserved legal services. Below is a summary of what services are permitted and the associated insurance requirements.

Legal Activity	Reserved or Non-Reserved?	Can a Freelance Solicitor Offer This?	SRA-Mandated PII Required?
Conduct of Litigation (e.g. issuing proceedings)	Reserved	Yes	Yes – adequate & appropriate cover required
Right of Audience (court representation)	Reserved	Yes	Yes – adequate & appropriate cover required
Conveyancing (transfer of legal title)	Reserved	Yes	Yes – adequate & appropriate cover required
Probate Work	Reserved	Yes	Yes – adequate & appropriate cover required
Administering Oaths	Reserved	Yes	Yes – adequate & appropriate cover required
Contract Law Advice	Non-Reserved	Yes	No (but recommended)
Employment Law Advice	Non-Reserved	Yes	No (but recommended)
Will Writing (Drafting)	Non-Reserved	Yes (excluding probate)	No (but recommended)

Freelance solicitors offering **reserved legal activities** must meet the SRA's criteria, including holding a practising certificate, not operating through a company, and having adequate and appropriate PII.

2. The PII Market for Freelance Solicitors

Freelance solicitors face unique challenges in securing Professional Indemnity Insurance. The market is limited, with only a few insurers willing to offer terms. Understanding what underwriters look for and how to present your risk is key to obtaining competitive cover.

Key Points to Consider:

- - Limited insurer appetite
- - Importance of demonstrating risk management
- - Typical exclusions and policy conditions

3. Frequently Asked Questions

Q: How much does Professional Indemnity cost for a Freelance Solicitor?

A: The cost of PI insurance for freelance solicitors typically starts from around £1,200–£1,500 per year for lower-risk practices. Your premium will depend on factors such as the areas of law you practice, your claims history, and your projected turnover. Higher-risk areas such as commercial litigation or property may attract higher premiums. We help match you with the most suitable insurer for your specific risk profile.

Q: Do I need PII if I only offer non-reserved legal services?

A: While not mandated by the SRA, it is highly recommended to protect yourself and your clients. It protects you against claims of negligence, errors, or omissions—regardless of whether the services are reserved or not. Some of your clients may still expect cover to be in place.

Q: Can I operate as a company?

A: No, freelance solicitors must not operate through a limited company.

Q: Can I employ staff as a Freelance Solicitor?

A: If you are offering reserved legal services, the SRA rules do not permit you to employ staff. However, if your practice only provides non-reserved legal services, you may employ support staff and fee earners. Always check with the SRA to confirm your status before hiring.

4. How Professional Liability Brokers Can Help

At PLB, we specialise in arranging Professional Indemnity Insurance for freelance solicitors. We understand the market and work with leading insurers to secure tailored cover for your practice.

Get in Touch

For a personalised quotation or to discuss your insurance needs, contact us today.