



POLICY SUMMARY

Management Liability Portfolio

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you

Arista Professional Policy Summary

Policy Summary

We are keen to work in partnership with you and avoid any misunderstandings

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you make a fair presentation of the risk to us and read the policy document carefully when you receive it

Insurance Provider

This insurance is provided by Geo Underwriting Services Limited and the covers are underwritten by Hiscox Insurance Company Limited (FSA Register No 113849)

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation

Policy Term

The duration of the Policy is 12 months from cover inception date, or as detailed in your policy schedule

Management Liability Portfolio Policy

Directors and Officers Liability incorporating Company Reimbursement Sub-Section

Cover, Features and Benefits

Covers

- Main policy limit is Any One Claim basis – NIL Excess
- Defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- Defence costs and awards of claims arising from administration of any company pension or employee benefit scheme
- Pollution investigation and defence costs
- Unlimited run off cover after a director retires
- 30 days automatic cover in the event of a management buy out
- Emergency Defence Costs
- Public Relations Expenses for each insured person
- Investigation Mitigation Costs
- Pre-investigation costs
- Bail costs
- Court attendance compensation
- Insured Person definition extended to Any Employee
- Pre-agreed run-off up to 6 years
- Employment related claims

Significant Exceptions and Limitations

Please refer to your policy document

- Fraudulent or dishonest acts
- Prior litigation
- Bodily injury or property damage

Corporate Legal Liability

Cover, Features and Benefits

- Main policy limit is Any One Claim basis – Nil Excess
- Defence costs of health and safety (including corporate manslaughter), trading standards, environment or other regulatory claims
- Defence costs and awards of claims arising from administration of any company pension or employee benefit scheme
- Pollution defence costs
- Defence costs and awards of claims alleging breach of data protection
- Defence costs of taxation claims
- Claims arising from identity crime
- Direct financial loss arising from employee dishonesty (sub limit of £100,000 subject to £2500 excess)
- 30 days automatic cover in the event of a management buy out
- Emergency Defence Costs
- Public Relations Expenses
- Investigation Mitigation Costs
- Pre-investigation costs
- Court attendance compensation
- Breach of Contract Defence Costs
- Pre-agreed run-off up to 6 years

Significant Exceptions and Limitations

Please refer to your policy document

- Fraudulent or dishonest acts
- Prior claims and litigation
- Bodily injury or property damage
- Claims bought in the USA
- Defined benefit pension schemes
- Failure to fund pension and employee benefit schemes
- Breach of professional duty
- Contractual liability
- Takeovers and mergers
- Public offerings of securities

Employment Practice Liability

Cover, Features and Benefits

Main policy limit is Any One Claim basis - £5,000 or £10,000 excess

- Defence costs and awards of claims arising from allegations by any current or former employee including wrongful dismissal, harassment, discrimination, breach of contract and even failure to employ.
- Broad definition of Employee including current and former employees, volunteers, candidates for employment and persons under secondment.

Significant Exceptions and Limitations

Please refer to your policy document

- Fraudulent or dishonest acts
- Prior claims and litigation
- Claims bought in the USA

Other Policy Features

Please refer to your policy document

Business HR Support for ALL policyholders

- Library of contracts, policies and a handbook to assist with staff management
- Wide range of downloadable guides
- Online Risk Assessment for HR and Health & Safety
- Monthly e-newsletters and up to date legislation changes
- Advice Helpline

Commercial Assistance and Legal Advice Helpline to assist with legal issues on issues such as:

- Employment Related Issues
 - Prosecutions
 - Discrimination in the workplace
 - Health and Safety
 - European Law
 - Helpline available 24 hours and day, 7 days a week
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Cancellation

If this cover does not meet with your requirements please return all your documents to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full.

We may cancel this policy or any part thereof by giving 30 days notice to your last known address

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance. However, we will not refund any premium under £20

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista

How to Make a Claim

To register a claim You should email Hiscox Claims using hiscoxliability.claims@hiscox.com or call 01206 773783 who provide Our claims service and are authorised to handle and settle claims on Our behalf If You have a need to seek additional assistance please contact Your insurance agent

Crisis Containment Costs contact details

24 hour crisis line Tel 020 7939 7999

Main contacts – Terrance Fane-Saunders/James Darley

Chelgate can also be contacted at: No 1 Tanner Street, London, SE1 3LE

Tel: 020 7939 7939, Fax: 020 7939 7938

Email; hiscox@chelgate.com, www.chelgate.com

You will be asked to provide Your policy number and to confirm that a Claim has been notified to Us

How to Complain

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

Please contact the Chief Executive, Arista, 55 Bishopsgate, London, EC2N 3AS or via <http://www.arista-insurance.com/about-arista-insurance.html>

After this action if you are still not satisfied with the way a complaint has been dealt with your complaint may be referred to the Financial Ombudsman Service (FOS) The address is

Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4567 / 0300 123 9123

www.financial-ombudsman.org.uk

complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Arista, a trading name of Geo Underwriting Services Limited, and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS)

If we are unable to meet our obligations you may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim

Further information is available from the FSCS at www.fscs.org.uk



Arista is a trading name of Geo Underwriting Services Limited, Registered in England No. 4070987.
Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400
Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

www.arista-insurance.com