



POLICY SUMMARY

Professional Indemnity - Accountants

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 Indemnity Policy Summary

Policy Summary

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 certain underwriters at Hiscox

Key Covers, Features and Exceptions

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

Type of Insurance

Professional indemnity.

Policy Term

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

Professional Indemnity – ICA Accountants

Cover, Features and Benefits

This wording provides the minimum level of cover as required by the Institute of Chartered Accountants

Professional Indemnity to the limit of indemnity stated in the policy schedule

In respect of any claim the amount of the excess, as stated in the policy schedule, shall be borne by the Insured at their own risk and underwriters shall only be liable to indemnify the Insured in excess of such amount.

Significant Exceptions and Limitations - Please refer to your policy document

Various exceptions and conditions precedent (a condition that must be complied with otherwise the policy may not provide cover) apply to the policy. Whether an exception or condition precedent applies depends on the facts and circumstances of the matter

Cancellation

This policy may not be cancelled unless the Insured and Insurers agree mutually in writing to cancel the policy.

In the event of such agreement, insurers shall within 7 days of the date upon which such agreement in writing is reached, write to:

- the Insured at the address shown in the Schedule notifying the Insured that the policy will be cancelled with effect from a date not less than 30 days after the date of such agreement
- the relevant Institute, being the Institute of Chartered Accountants in England and Wales the Institute of Chartered Accountants of Scotland or the Institute of Chartered Accountants in Ireland, notifying it of the agreement, the effective date of cancellation and the name of the Insured.

How to Make a Claim

Contact: Hiscox Liability Claims Team

Telephone: 0800 840 2432

Email: liability.claims@hiscox.com

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

In the first instance please contact your insurance agent or local Arista office. If you are not satisfied with the way the complaint has been handled please write to the Chief Executive, Arista, 55 Bishopsgate, London EC2N 3AS

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also 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