



POLICY SUMMARY

## Professional Indemnity - Miscellaneous

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 – Miscellaneous

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### Cover, Features and Benefits

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

Loss of documents

- Loss of documents (where there is no excess but the limit of indemnity is £50,000 in all for the policy period) in accordance with cover 2 of the policy document

Compensation for Court Attendance

- Compensation for court attendance in accordance with cover 3 of the policy document

Prosecution Defence

- Prosecution defence is in accordance with cover 4 of the policy document

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### Significant Exceptions and Limitations - Please refer to your policy document

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Various exceptions and conditions precedent apply to the policy. Whether an exception or condition precedent applies depends on the facts and circumstances of the matter, as determined by the policy document. If you are in any doubt how and/or when these will apply, you should discuss this with your intermediary.

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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.

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**

Contact: Hiscox Liability Claims Team

Telephone: 0800 840 2432

Email: [liability.claims@hiscox.com](mailto: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](http://www.financial-ombudsman.org.uk)

[complaint.info@financial-ombudsman.org.uk](mailto: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](http://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](http://www.arista-insurance.com)