



POLICY SUMMARY

Professional Indemnity - Surveyors

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 - RICS Surveyors

Cover, Features and Benefits

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

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.

Defence

Defence costs is in accordance with cover 3 of the policy document

Compensation for Court Attendance

· Compensation for court attendance in accordance with cover 4 of the policy document

Estate Agents' and Health and Safety legislation

 Estate agents' and health and safety legislation cover is in accordance with cover 5 of the policy document

Legal Representation Costs

Legal representation costs in accordance with cover 6 of the policy document

Appointed Representative

Appointed representative cover is in accordance with cover 7 of the policy document

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

How to Make a Claim

Contact: Hiscox Liability Claims Team

Telephone: 0800 840 2432

Email: <u>liability.claims@hiscox.com</u>

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

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)

Should We be unable to meet Our liabilities 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. Their telephone number is 0800 678 1100 or 020 7741 4100. Alternatively, more information can be found at www.fscs.org.uk



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www.arista-insurance.com