



Professional indemnity RIBA &/or RIAS architects

Summary of Cover

AXA Business Insurance

keyfacts®

About this document

This document is a summary of the insurance and does not contain the full terms and conditions of your insurance. You can find these in the policy section. This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request or online at <https://secure.axainsurance.com/login/my-axa-account/>.

It does not include any details of any other covers which are available within Business Insurance.

Features and benefits

Professional indemnity – civil liability

Legal costs, awards and settlements for any claim that relates to a civil liability arising from the conduct of your professional business

Covers claims brought against anyone who is or was a director, partner, member, principal or employee of the firm for work undertaken for your professional business

Cover for liabilities imposed by an adjudicator appointed to resolve a dispute under the terms of the Housing Grants Construction and Regeneration Act 1996

Cover for your defence costs up to £50,000 where an allegation of misconduct is made against you

Includes cover for claims relating to pollution, up to £250,000 in any one period of insurance

Cover for 80% of criminal defence costs up to £100,00 where you are prosecuted in relation to a matter which could give rise to a claim

Cover for claims arising from a cyber liability incurred in the conduct of your professional business

Professional indemnity - additional insured elements

Breach of confidentiality

Legal costs, awards and settlements for any claim that relates to a civil liability arising from a breach of professional duty in the conduct of your professional business and that was caused by an unintentional breach of confidentiality.

Defamation

Legal costs, awards and settlements for any claim that relates to a civil liability arising from a breach of professional duty in the conduct of your professional business and that was caused by an unintentional defamation.

Infringement of copyright

Legal costs, awards and settlements for any claim that relates to a civil liability arising from a breach of professional duty in the conduct of your professional business and that was caused by infringement of copyright or registered trademark committed in good faith.

Dishonesty of employees

Legal costs, awards and settlements for any claim that relates to a civil liability arising from a breach of professional duty in the conduct of your professional business and that was caused by a dishonest or fraudulent act or omission.

Bodily injury arising from a breach of professional duty

Legal costs, awards and settlements for any civil claim arising in a breach of duty through a negligent act, error or omission in the course of your professional business where someone other than you or your employees has suffered death, injury, illness, disease, sickness, psychological injury, emotional distress or nervous shock. This does not replace or include Public Liability insurance.

Loss of documents

The costs of replacing or restoring documents that have been lost or damaged in the conduct of your professional business.

Court attendance costs

Compensation paid to you where court attendance is required of any director, partner, principal or employee in relation to a professional indemnity claim that is covered by this insurance.

Limits of cover available

The professional indemnity section covers you for awards and settlements of claims, as well as the costs incurred in investigating, defending or settling a claim made against you.

The most we will pay is a limit of indemnity that you select. The costs incurred in investigating, defending or settling the claim are paid in addition to the limit of indemnity, but if the claim amount is more than your limit of indemnity, we will only pay these costs in the same proportion that the limit of indemnity had to the loss.

There is no limit on the number of claims that can be made in any one period of insurance (note that some sections of cover restrict the amount we will pay in any one insurance period).

The loss of documents cover provides up to £100,000 in total in any one period of insurance for your own documents. Loss that arises where the documents belonged to someone else and were in your care when they were damaged or destroyed is covered up to the limit of indemnity for each claim.

Court attendance costs are paid at £200 per day for each person required to attend. The most we will pay for court attendance costs in total is £10,000 in any one period of insurance.

The most that we will pay for Cyber liability claims is £100,000 in any one period of insurance

Significant or unusual exclusions or limitations

Professional indemnity cover operates on a claims made basis. This means that we will only provide cover for claims, or circumstances that may lead to a claim, made against you and notified to us during the period of insurance.

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents

Exclusion or limitation
Bodily injury of employees
Contractual liability exclusion, but not for collateral warranties in certain circumstances
Any employment related claim
Any fines, penalties or punitive damages identified separately by the Court
Any claims arising from goods or products you have manufactured, supplied or sold
Failure of investments exclusion
Virus exclusion

Standard excesses

Section of cover	Excess
Professional indemnity – civil liability	£250
Breach of confidentiality	£250
Infringement of copyright	£250
Dishonesty of employees	£250
Bodily injury arising from a breach of professional duty	£250
Loss of documents	Nil
Court attendance costs	Nil

Exclusions or limitations

Policy duration

This is an annually renewable policy

Applicable law

You and we can choose the law that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

Your cancellation rights

If you're not satisfied with your policy you can contact us within 14 days of receipt of your documents and you'll be entitled to a full refund – as long as your cover hasn't started yet. If your cover has started, you'll receive a proportional refund based on the cover you haven't used yet.

If you cancel after 14 days, you'll receive a proportional refund based on the cover you haven't used yet – but you'll also have to pay a cancellation fee of £35.

In all cases, if you've made a claim or a claim's been registered against you before you cancel, you won't be entitled to a refund – and the £35 cancellation charge will still apply.

Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy

If you do not have access to the internet please contact us and we will send you a printed copy.

Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

The European Commission has also provided an Online Disputes Resolution Service for logging complaints. To use this service please go to <http://ec.europa.eu/odr>