

Miscellaneous Professional Indemnity Insurance

Policy Overview

Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Professional Indemnity Insurance?

Professional Indemnity insurance covers legal costs and expenses incurred in your defence as well as any damages or costs that may be awarded.

It is arranged by Touchstone Underwriting Limited and underwritten by XL Catlin Insurance Company (UK) Limited.

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

Please notify XL Catlin Insurance Company UK Limited directly of any claims:

Professional Lines Claims Manager
20 Gracechurch Street
London
EC3V 0BG

Email: UKNewNotices@xlcatlin.com

Please have your Insurer Unique I.D. to hand and as much information about the claim as possible. For further information, please see the policy documentation.

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so, your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation if XL Catlin Insurance Company (UK) Limited were unable to meet its liabilities?

XL Catlin Insurance Company (UK) Limited contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If the Policyholder has any questions or concerns about the policy or the handling of a claim please contact Touchstone Underwriting through whom this policy was placed.

Touchstone Underwriting Limited
Meridien House
71 Clarendon Road
Watford
WD17 1DS

Tel: 01923 298440
Fax: 01923 298411

If you have a complaint about anything other than the sale of the policy please contact the Complaints Manager at:

Complaints Manager
XL Catlin Insurance Company (UK) Ltd
20 Gracechurch Street
London
EC3V 0BG

Alternatively:
Phone: 020 7743 8487
Email: catlinukcomplaints@catlin.com

If the Complaints Manager is unable to resolve the problem you will be provided with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way, it will be forwarded to the Financial Ombudsman Service. Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote e-mail address: catlinukcomplaints@catlin.com. Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Miscellaneous Professional Indemnity Insurance Summary

This document provides a summary of the significant features, benefits and limitations of the cover provided under the Touchstone Underwriting Limited Miscellaneous Professional Indemnity policy, which is exclusively underwritten and administered by Touchstone Underwriting Limited for and on behalf of XL Catlin Insurance Company UK Limited. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available on request.

TYPE OF INSURANCE AND COVER

This policy provides insurance cover for the following:

Miscellaneous trades under a non-investment insurance contract for a 12 month period from the date of acceptance of cover and/or renewal of the contract. Insurance Premium Tax is applicable at the prevailing rate.

Key Features & Benefits


-  Civil Liability
-  Loss of Documents
-  Data Protection
-  Difference in Conditions
-  Court Attendance Costs
-  Cover for Principals
-  Defence Costs
-  Witness Attendance Costs

SIGNIFICANT EXCLUSIONS AND EXCESSES

Main Exclusions

-  Asbestos
-  Death or Bodily Injury
-  Deliberate Acts
-  Fines and Penalties
-  Fraud and Dishonesty
-  Insolvency
-  Known Claims or Circumstances
-  Medical Malpractice
-  Pollution
-  Property Damage
-  Trading Losses
-  Warranties and Guarantees

Excesses

-  This varies between nil and £500 each and every claim depending on the trade category

Underwritten by



XL Catlin Insurance Company UK Limited.

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No.423308). Further details can be found on the Financial Services Register at www.fca.org.uk
XL Catlin Insurance Company UK Limited Registered Office 20 Gracechurch Street, London, EC3V 0BG. Registered in England – Company Number 5328622

Arranged by



Touchstone Underwriting Limited

Meridien House 71 Clarendon Road Watford Hertfordshire WD17 1DS
Authorised and Regulated by the Financial Conduct Authority
Registered office at 156 South Street, Dorking, Surrey RH4 2HF
Registered in England No.2264985
Part of the Seventeen Group Ltd of companies

**This is a brief summary document only detailing significant features and exclusions of the policy.
Copies of the full policy wording and Conditions of the contract are available on request.**