

Surveyors

Professional Indemnity

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Professional Indemnity policy for surveyors, estate agents and property professionals. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

Type of insurance and cover

This policy provides civil liability cover for incorrect professional advice or services provided by surveyors, estate agents and property professionals.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Limits of indemnity up to £10 million any one claim.
- Meets the requirements of the Royal Institution of Chartered Surveyors.
- Civil Liability wording which includes:
 - Breach of professional duty
 - Liability for dishonest acts
 - Libel and slander
 - Breach of confidentiality
 - Unintentional breach of copyright
 - The consequence of any loss of or damage to business records.
- Cover for ombudsman awards up to £250,000.
- Covers liability assumed under the standard, unaltered collateral warranty agreements of the British Property Federation or the Construction Industry Council.
- Cover for own losses caused by employee fraud
- Loss of documents covers expenses incurred in replacing or restoring lost or damaged records associated with your services or for which you are responsible.
- Cover for costs of representation at any official examination or enquiry into your affairs.

- Cover for cyber liability up to £250,000.
- Innocent Non-Disclosure cover.
- First Party Copyright Infringement covers expenses incurred for any injunction or for damages for infringement of any copyright vested in you.

Significant and unusual exclusions or limitations

- Claims brought within the United States of America or Canada.
- Investment activities which are regulated by the Financial Services Authority.
- Prior circumstances and claims.
- Asbestos Risks (although restricted cover is provided subject to a maximum limit of £1m depending on the policy limit.
- Claims arising from market fluctuations (not applicable to surveys or valuation of tangible property).
- War or terrorism related events.

Cancellation rights

This policy does not entitle you to a cooling off period.

Claims

To notify a claim please contact
Professional & Financial Lines Claims Team,
UK Claims Operation,
Zurich Insurance plc
The London Underwriting Centre, 3 Minster Court,
Mincing Lane, London, EC3R 7DD

E Mail:
professional&financial.lines.newclaims@uk.zurich.com

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

08000 234 567 for people phoning from a 'fixed line' (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk

Law applicable to the contract

In the UK the law allows both **you** and **us** to choose the law applicable to the contract. The contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



CommunityMark
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Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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