

Professional Indemnity for General Professions (Civil liability)

Summary of cover



This document outlines the key features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Professional Indemnity policy for General Professions. If you want to see the full terms, conditions and exclusions, 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 professional firms. The duration of this non-investment insurance contract is 12 months.



Significant features and benefits

- Limits of indemnity up to £5 million any one claim.
- Cover for a wide variety of professions.
- Civil liability wording which includes:
 - breach of professional duty
 - libel and slander
 - breach of confidentiality
 - unintentional breach of copyright
 - the consequence of any loss of or damage to business records.
- Dishonesty of employees provides cover for claims made against you arising from dishonest, fraudulent, criminal or malicious acts by your employees.
- Cover for outstanding fees in the event that a pursuance of those fees may result in a counter claim for a greater amount.
- 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.
- First Party Copyright Infringement covers expenses incurred for any injunction or for damages for infringement of any copyright vested in you.
- Costs of defending criminal proceedings.



Significant and unusual exclusions or limitations

- Known defamatory statements or publications.
- Claims brought within the United States of America or Canada.
- Work done prior to the retroactive date.
- Prior circumstances and claims.
- War or terrorism related events.
- Asbestos risks (although restricted cover is provided subject to a maximum limit of £250,000 depending on policy limit).



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Cancellation rights

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



Claims



To notify a claim please contact:

Zurich Insurance Company Ltd, Specialty Claims Department, 70 Mark Lane, London, EC3R 7NQ



Email us at:

professionalandfinancial.lines.newclaims@uk.zurich.com



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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

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