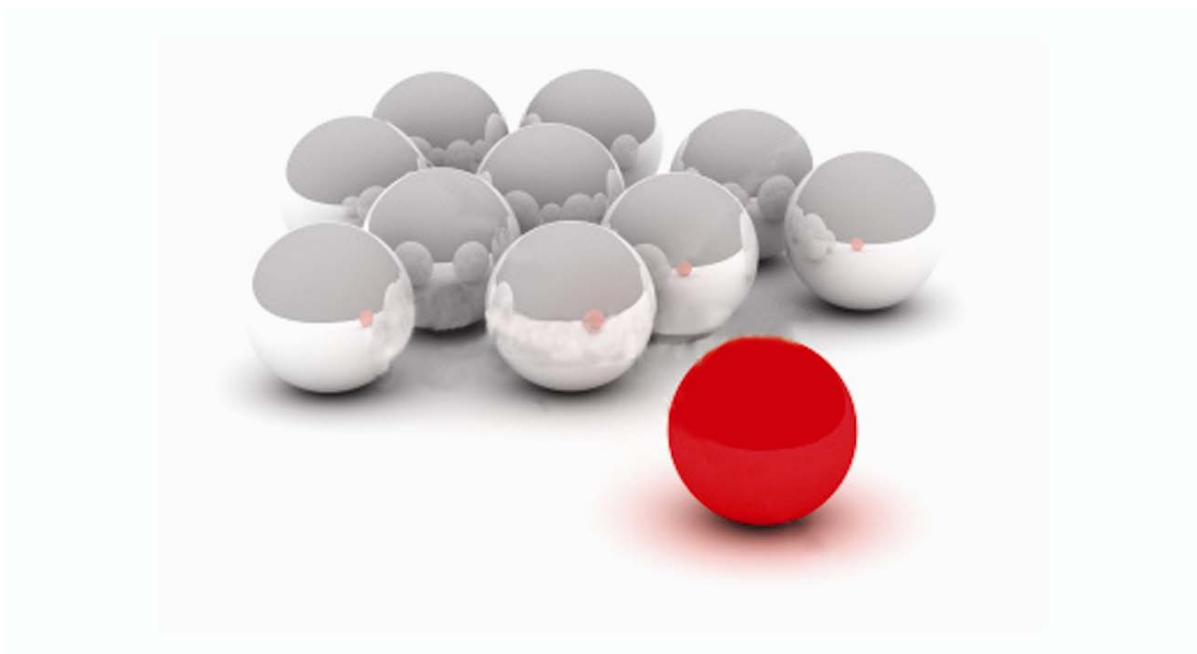


Accountants Professional Indemnity



Significant Features

Significant Features



Professional Indemnity Insurance ACCOUNTANTS – CATLIN ACC 03/10

This cover summary gives a brief overview of significant features, benefits, exclusions and limitations of the Accountants Professional Indemnity Insurance Policy - CATLIN ACC 03/10. For full details of the cover available please refer to the Policy wording. Whilst care has been taken to prepare this cover summary it does not represent a comprehensive account of the cover provided. We do not guarantee such accuracy and accept no liability for loss or damage resulting from reliance on this cover summary and we recommend that appropriate professional advice is sought before purchasing this or any other insurance product.

SIGNIFICANT FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS & LIMITATIONS
<ul style="list-style-type: none">• Civil liability cover and defence costs and expenses in respect of claims made arising out of the conduct of the Insured's professional business as detailed on the Schedule page of the Policy• It provides claims made cover, meaning that the insurance only responds to claims first made and notified to Insurers during the period of insurance• Loss of or damage to documents or data (aggregated sub-limit applies)• Defence costs and expense cover for prosecutions brought under the Data Protection Act (aggregated sub-limit applies)• Cover for Ombudsman's Awards• Full compliance with the terms of the ICA Minimum Approved Policy Wording• Limit of indemnity applies to any one claim during the period of insurance with no aggregate• Defence costs and expenses are in addition to the limit of indemnity• Covered Jurisdiction: United Kingdom• Territorial Limits: Worldwide (excl. USA & Canada)	<ul style="list-style-type: none">• Claims or circumstances known prior to the period of insurance• Death or bodily injury• Loss or damage to physical property (save for loss of document or data)• Trading losses• Fines and penalties; fraud and dishonesty• Pollution and contamination; war; terrorist action; radioactive contamination and nuclear assembly• Warranties and guarantees• Activities as insurance agent• Insured versus Insured claims• Contracts for the provision of goods and services• Date recognition (relating to computer systems)• Claims made for professional services performed or advice given prior to the retroactive date shown on the Schedule page of the Policy• A minimum £500 each and every claim deductible applies (separate deductibles apply in respect of loss of documents or data and data protection)• Claims notification: it is a condition precedent to coverage that claims or circumstances that could give rise to a claim are notified to Insurers as soon as practicable, failure to do so could result in coverage being denied

IMPORTANT INFORMATION

Complaints Procedure

Catlin Insurance Company (UK) Ltd is dedicated to providing you a high quality service and we want to ensure that we maintain this at all times. For full details of the Complaints procedure please refer to the Introduction section of the Policy.

Claims Notification

It is a condition precedent to coverage that claims or circumstances that could give rise to a claim are notified to Insurers as soon as practicable (and within any applicable time frame provided in the Policy wording), failure to do so could result in coverage being denied.

Claims or circumstances that could give rise to a claim should be notified as follows:

Angel Underwriting
Little Tey Road
Feering
Colchester,
Essex CO5 9RS

Claim Hotline: 01206 215518
Fax: 01206 215501
Email: PLclaims@angelunderwriting.com

The Insured will need to quote their Policy number when notifying Insurers.

Free Legal Helpline

Policyholders have access to a legal helpline which is available for general legal advice on corporate or commercial problems potentially giving rise to liability under the Policy. Details can be found on the Policy Schedule.