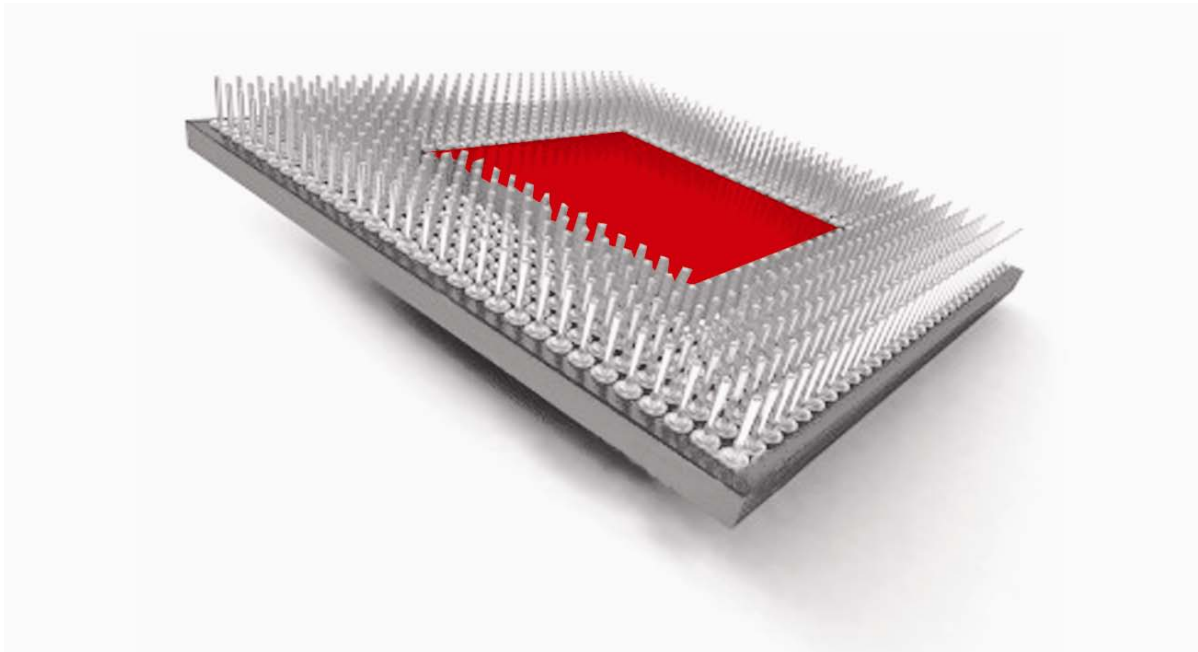


Information Technology Professional Indemnity



Significant Features

Significant Features



Professional Indemnity Insurance

INFORMATION TECHNOLOGY – CATLIN TEC AOC 03/10

This cover summary gives a brief overview of significant features, benefits, exclusions and limitations of the Information Technology Professional Indemnity Insurance Policy - CATLIN TEC AOC 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"> • Covers claims of professional negligence and breach of duty arising out of the conduct of the Insured's 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 • Unintentional breach of contract in the design, production or supply of any deliverable or IT services where they do not conform with the written specification, contain any material defects or fail to meet any implied statutory term as to quality, fitness or safety • Unintentional libel/slander • Unintentional infringement of intellectual property rights including under contract & unintentional computer virus transmission • Unintentional breach of confidentiality • Unintentional transmission of a computer virus (aggregated sub-limit applies) • Cover for loss of documents or data; payment of outstanding fees considered where mitigation of loss; witness attendance and legal representation costs • 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 policy limit • 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 • Trading losses; fines and penalties; fraud and dishonesty; insolvency and market fluctuations; related companies; joint ventures • Asbestos; toxic mould; pollution and contamination; radioactive contamination and explosive nuclear assembly; war and terrorist action • Infringement of patent rights • Contractual liability if it imposes greater obligations on the Insured than would be otherwise implied by common law or statute • Any contract where the Insured has failed to take reasonable steps to ensure it can fulfil its obligations • Inherent defect or failure of any third party deliverables or any associate costs and expenses associated with recall of deliverables • Where the Insured's rights of recovery against a third party have been restricted by the terms of any written contract • Failure or loss of services from any internet service, telecommunications or other utilities provider (unless these services are part of the Insured's business) • Deliberate acts • Taxation, competition, restraint of trade or antitrust legislative or regulatory breaches by the Insured • Any liability arising from a computer virus created or modified by the Insured • Claims made for professional services performed or advice given prior to the retroactive date shown on the Schedule page of the Policy • A minimum £250 each and every claim deductible applies (separate deductibles apply in respect of loss of documents or data) • 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.