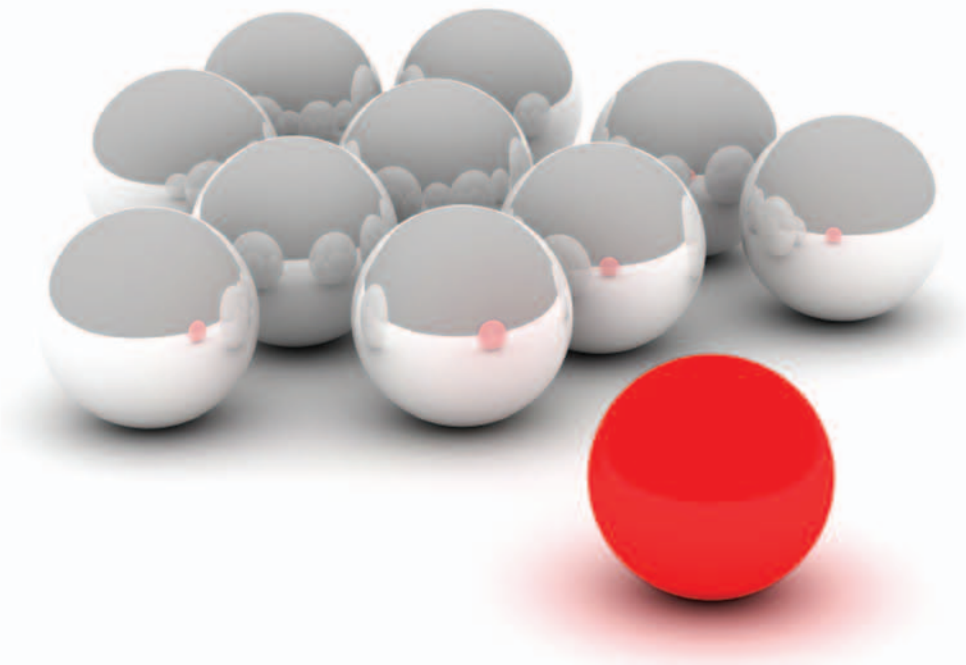


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# angel<sup>®</sup>

Miscellaneous Professional Indemnity

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**CATLIN**  
Underwriting Ambition

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# Professional Indemnity delivers peace of mind...

**Financial protection for your company is vital in today's business arena where claims can cut productivity and impact profitability.**

At Angel Underwriting we can offer you comprehensive professional insurance precisely tailored to your company's needs. And we will be there to assist you throughout your policy, so if something changes whilst you are with us, such as a new customer requiring modified terms or higher policy limits, you can relax knowing we have a team of dedicated underwriters here in the UK ready to help you. Our quality service is something we are well known for.

## **What are the risks to your business when you provide professional services to your clients?**

If your business charges its clients for advice or a service, has customers who incorporate your work into their own or require you to sign contracts accepting their liability, your business could be held financially responsible if something goes wrong as a result of your work or the work of someone acting on your behalf.

In the eyes of the law, when your client seeks your specialist advice or services, you assume a legal duty of care towards them. Meaning if things don't work out as planned, you could be responsible for any alleged negligent error or mistake arising from your work. Even if another party is ultimately responsible, the costs of passing liability to them would be significant.

With more and more people ready to appoint solicitors to seek financial compensation on their behalf, without the proper professional insurance, your business could face having to defend itself from expensive financial claims out of its own funds and without access to the specialist legal expertise needed. This could potentially put your business, your employees, and even you, at risk.

Protecting your business is our priority. We know how precious your time is and how important preserving client relationships are. So you will always find our underwriting and claims specialists trying to resolve situations at the earliest possible opportunity and with the least possible disruption to your business. We believe our understanding of small to medium sized businesses is what sets us apart from other insurance providers.

## **POLICY – KEY BENEFITS**

- Civil Liability – Cover is for any legal liability arising from your professional services, unless listed under 'Exclusions' in your policy.
- Legal Costs & Damages – Our cover will usually indemnify you for both the legal costs of defending an action and any subsequent damages awarded.
- Legal Helpline – As a policyholder you have exclusive access to our legal helpline, which is available for general legal advice on corporate or commercial problems potentially giving rise to a claim covered by your professional policy.
- Interest Free Direct Debits – Premium Instalment Plan.



# Professional Indemnity...

## A clear understanding of what is covered and what is not covered

### What is usually covered\*

- Duty of Care – Legal liability from an alleged negligent act, error or omission.
- Defence Costs and Expenses – Legal and investigation costs in defending a claim against you.
- Misrepresentation – Negligent misstatement or misrepresentation.
- Intellectual Property – Unintentional infringement of intellectual property rights including copyright, patents and trademarks.
- Breach of Confidentiality – Breach of confidence or misuse of any information, which is either confidential or subject to restricted use.
- Libel and Slander – The use of inappropriate statements or words.
- Dishonesty and Fraud – Dishonest or fraudulent acts of your employees and others under your control.
- Loss of Documents – Replacement and reconstitution costs of important documents which have been unintentionally destroyed, damaged or lost.
- Data Protection – Costs of defence and expenses resulting from prosecution under the Data Protection Act.
- Loss Mitigation – Reimbursement of the costs you incur mitigating financial loss from a claim or potential claim covered by your policy with us.

### What is NOT usually covered\*\*

- Any non professional activities and those you have not told us about in your proposal form.
- Any activities or claims outside the United Kingdom unless they have been specifically agreed by us and are noted on your policy.
- Any claim or circumstance which arises from your deliberate, dishonest or fraudulent actions.
- Any claim or circumstance you knew about or ought to have reasonably known about before your policy came into force.
- Any fines and penalties.
- Any trading losses from the business.
- Any pollution or contamination.
- Any warranty or guarantee you give which is greater than the liability you would have at law without the underlying contract.

### Matters usually insurable elsewhere, such as:

- Death or bodily injury which is not directly attributable to a negligent act, error or omission covered under the professional policy.
- Destruction and loss of use of property which is not directly attributable to a negligent act, error or omission covered under the professional policy.
- Employers liability or any breach of an obligation owed by you as an employer, or any kind of discrimination, harassment or unfair treatment.
- The ownership, possession or use of any land or building, any animal, any aircraft, watercraft or any motor vehicle.
- Any personal liability incurred by a Director or Officer when acting in that capacity or managing your business, or your breach of any fiduciary duty, other than when performing a business activity for a client, or any misstatement concerning you or your business contained in your accounts or financial statements.
- The supply, manufacture, sale, installation or maintenance of any product.
- War, terrorism, and nuclear risks.
- Environmental risks including those associated with asbestos.

\* Coverage listed may not be available in all circumstances. \*\*Non exhaustive list, further coverage limitations and exclusions may apply.

# What you need to know...

## How to apply

To apply for Professional Indemnity Insurance Policy you will need to complete our proposal form. If you are aware of anything that you think may affect our decision to provide insurance, you must let your broker know. Not doing so may affect how a claim is settled under the policy or may make the policy invalid.

## What to do if you have a claim?

If a claim is made against you, our claims specialists will work hand in hand with you to resolve it. In the event of court proceedings, we will arrange and pay for a legal expert to represent you who understands your business and the risks associated with your industry. And whether your case is successfully resolved or an eventual settlement is reached, we will be there to help you through what can be harrowing times.

## Insurance quality guarantee

Financial strength and security are two of the most important factors when deciding upon Insurers.

Catlin Group Limited, headquartered in Bermuda, is one of the world's leading specialist property/casualty insurers and reinsurers. Gross premiums written in 2009 amounted to more than US \$3.7 billion.

Catlin's financial performance is reviewed by the A.M. Best Company, one of the foremost insurance rating companies in the world. Over 100 different financial tests are used to arrive at its financial ratings. Catlin's underwriting units are rated 'A' (Excellent) by A.M. Best.

Catlin Insurance Company (UK) Ltd's registered address is 3 Minster Court, Mincing Lane, London EC3R 7DD. It is authorised and regulated by the Financial Services Authority (FSA). Further information about the FSA can be found on their website [fsa.gov.uk](http://fsa.gov.uk) and [moneymadeclear.fsa.gov.uk](http://moneymadeclear.fsa.gov.uk).

Catlin shares are traded on the London Stock Exchange (ticker symbol: CGL). More information about Catlin can be found at [catlin.com](http://catlin.com).

## About Us

Angel was formed in 2003 by a group of insurance industry professionals. From the outset, Angel specialised in Professional Indemnity Insurance and Directors and Officers Liability. Angel became part of the Catlin Group of Companies in April 2010. More information about Angel can be found at [angelunderwriting.com](http://angelunderwriting.com).

## Important information

This brochure represents a brief overview and does not represent a comprehensive explanation of its subject matter. Whilst care has been taken to ensure the accuracy of the information provided, Angel Underwriting does not guarantee such accuracy and accepts no liability for loss or damage resulting from reliance on this brochure.

