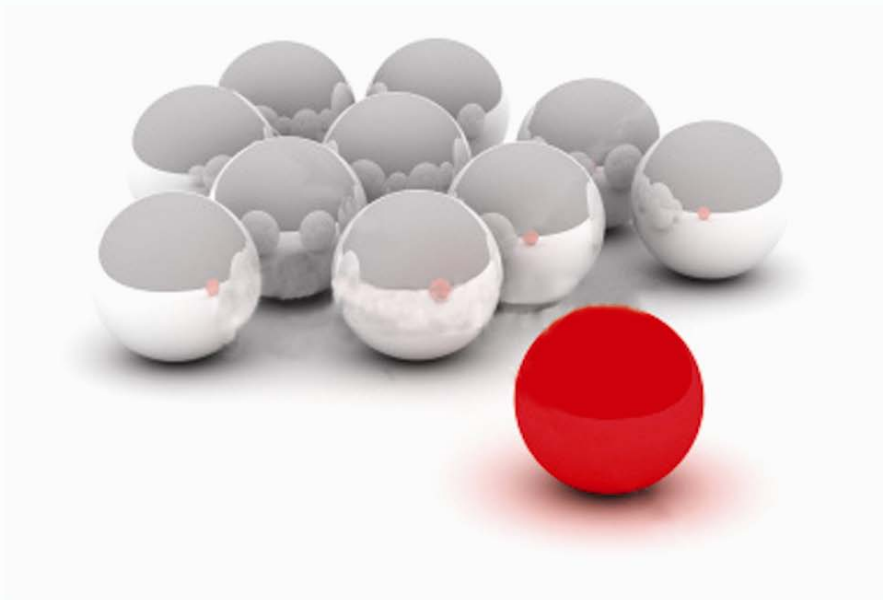


Miscellaneous Professional Indemnity



Significant Features

Significant Features



Professional Indemnity Insurance

MISCELLANEOUS PROFESSIONS – MEO CIVIL AOC 12/10

This cover summary gives a brief overview of significant features, benefits, exclusions and limitations of the Miscellaneous Professional Indemnity Insurance Policy - MEO CIVIL AOC 12/10. 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 • Dishonesty by employee (but not principal, partner or director) • Unintentional libel/slander • Unintentional breach of confidentiality • Loss of or damage to documents or data (aggregated sub-limit applies) • Data Protection Act defence costs and expenses cover (aggregated sub-limit applies) • Defence costs and expenses in respect of certain criminal prosecutions (aggregated sub-limit applies) • Payment of fees considered where mitigation of loss • 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"> • Death or bodily injury unless caused directly by a wrongful act • Loss or damage to physical property unless caused directly by a wrongful act • Fines and penalties; fraud and dishonesty • War and nuclear; terrorist action • Asbestos; toxic mould; pollution and contamination • Radioactive contamination and explosive nuclear assembly • Warranties and guarantees • Related companies and joint ventures • Goods and services; information technology; replacement of documents or data occasioned by any government or public or local authority action or order • Market fluctuation; trading losses & insolvency • Claims or circumstances known prior to the period of insurance • Claims arising from professional services not disclosed to Insurers • 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, data protection and criminal prosecution) • 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.