

Design & Construct Professional Indemnity



Significant Features

Significant Features



Professional Indemnity Insurance FOR BUSINESSES WHO DESIGN & CONSTRUCT - CATLIN D&C AGG 03/10

This cover summary gives a brief overview of significant features, benefits, exclusions and limitations of the Design & Construct Professional Indemnity Insurance Policy - CATLIN D&C AGG 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 • Cover for mitigation costs • Unintentional breach of confidentiality • Defence costs and expenses for proceedings brought under the Construction (Design and Management) Regulations (CDM) • Criminal prosecution and Data Protection Act defence costs and expenses • Cover whilst a member of a joint venture or consortium (subject to certain conditions) • Limit of indemnity applies to each and every claim in the aggregate during the period of insurance • Defence costs and expenses are included in the policy limit • Deductible is applicable to defence costs • Cover for claims referred to adjudication under the Housing Grants Construction and Regeneration Act 1996 • 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 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; terrorist action • Asbestos; toxic mould; pollution and contamination; radioactive contamination and explosive nuclear assembly • Warranties and guarantees • Related companies • Information technology (including computer operation and virus liabilities); copyright; documents or data; data recognition; goods and services • Market fluctuation; insolvency and trading losses • Insurance and finance; tenders; estimates • Design activities; defective workmanship; work performed on load bearing walls • Single projects • 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 Construction (Design and Management) Regulations, criminal prosecution, data protection, asbestos and toxic mould) • 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.