



Professional Liability
General Express



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Important Note

It is important to state at the outset that, on entering into this policy, *You* will be deemed to understand and accept all of the terms and conditions contained within it. It is therefore vitally important that *You* read the terms and conditions of this policy in detail and that *You* contact *Your* insurance broker immediately if *You* have any doubts about any of the obligations arising or terminology used.

It is also important to note that this policy is a contract between *You* and the *Insurer*. Victor Insurance are not themselves a party to this insurance contract. Victor Insurance will, however, continue to be involved in dealing with any matters that may arise against this policy, and further information on this is provided in Section 4 “Keeping the Insurer informed” below.

Thank you for obtaining *Your* insurance cover via Victor Insurance.

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of Insurer(s) / Underwriter(s) in accordance with the authority granted to Victor Insurance under a Binding Authority Agreement.

Preamble

As part of the process of obtaining this insurance contract, *You* have made a *Proposal* to the *Insurer* and this *Proposal* has been relied upon by the *Insurer* in deciding whether or not to enter into this policy and on what terms, including premium amount.

This policy and any schedule and endorsements should all be read as if they were one document. In the event of any conflict between the various documents, the words used in any endorsements and schedule will override the words used in this policy. Any term that is defined outside of Section 7 will override any contradictory definition that may be contained within that section.

Any reference in this policy to the singular will also include the plural and vice versa. Also, any reference to a statute or statutory instrument will include any modifications to (or re-enactment of) them.

This policy will be subject to the law of England and Wales and, on entering into it, *You* agree to submit to the exclusive jurisdiction of the English courts.

Various words and phrases have a standardised meaning within this policy and such words and phrases are italicised throughout this policy and are defined in Section 7 below. Headings and notes are for information purposes only and are not intended to affect the meaning of this policy.

Important phone numbers

Employment advice helpline

020 7280 8888

victoreah@dwf.co.uk

This number gives *You* access to a complimentary employment advice telephone helpline provided by solicitors, DWF LLP. The service offers advice in relation to all areas of employment law subject to the following:

- a) DWF LLP will provide up to one hour of free legal advice to *You* per month for matters not requiring detailed examination of documentation;
- b) the telephone helpline will be available 9.30am to 5.30pm Monday to Friday (excluding Bank and Public holidays)

For a reduced rate of GBP175 per hour, DWF LLP will provide a review of the Contracts of Employment and Internal Employment Policies and Procedures used by *Your* practice for employees in *Your* own business, including advice as to whether these comply with current employment law.

For a reduced rate of GBP195 per hour, DWF LLP will provide *You* with a legal service for any other employment law related matters, including litigation and other dispute resolution.

Please quote *Your* policy number when *You* call / email.

Section 1 - Professional Indemnity

Part 1.1

Scope of Cover

Insuring clause

In consideration of the premium that *You* have agreed to pay (as shown in the *Schedule*), the *Insurer* agrees, subject to the terms, conditions and exclusions applicable to this Section 1 to indemnify *You*:

- a) For any *Claim* first made against *You* and/or any of *Your* present or former *Partners, Directors, Members* or *Employees* or any other person or party acting or having acted for *You* or on *Your* behalf during the *Policy Period* which *You* may become legally liable to pay and which arises out of:
 - i) Dishonest acts, errors or omissions;
 - ii) Negligent acts, errors or omissions;
 - iii) Infringement of intellectual property rights including copyright, patent, trademark or moral rights or any act of passing-off; and/or
 - iv) Defamation,in the exercise and conduct of *Your Professional Business*.
- b) For any reasonable and necessary costs and expenses that are incurred by *You* in replacing, restoring or reconstituting any *Document* which suffers either physical loss or damage during the *Policy Period*, provided that the *Document* either belongs to *You* or is in *Your* care, custody or control or is one for which *You* are responsible.

Limit of liability

The *Insurer's* total aggregate liability under this Insuring clause in respect of all *Claims* (including *Defence Costs*) shall not exceed the *Limit of Indemnity*.

Part 1.2

Conditions

This Section 1 is subject to the following conditions:

General Conditions

You must comply with the general conditions set out in Section 5 below

Notification

You must notify the *Insurer* of all *Claims* or *Circumstances* which may give rise to a liability under this Section 1 in accordance with Section 4 below.

Part 1.3

Limitations and Exclusions

This Section 1 excludes and does not cover:

Asbestos

any *Claim*, liability, expenses, costs or *Defence Costs* involving *Asbestos* or *Asbestos Containing Materials*.

Associated company

any *Claim*, liability, expenses, costs or *Defence Costs* that *You* may incur as a result of any action brought or maintained by or on behalf of:

- a) *You* or any of *Your* subsidiaries; or
- b) any firm, partnership or entity in which *You* or any of *Your Partners, Directors or Members* has a financial or executive interest,

provided that this exclusion shall not apply to any such liability, expenses or costs that originate from a *Claim* against *You* by a *Third Party*.

Bodily injury

any *Claim*, liability, expenses, costs or *Defence Costs* for actual or alleged *Bodily Injury* to any person whether such person has any connection with *You* or otherwise.

Breach of company legislation/regulations

any *Claim*, liability, expenses, costs or *Defence Costs* arising out of the breach by *You* or on *Your* behalf of any taxation, competition, restraint of trade or antitrust legislation or regulation.

Contractual liability

any liability *You* may incur in respect of a breach of contract, unless such liability would have existed in the absence of the contract.

Directors, officers and trustees

any *Claim*, liability, expenses, costs or *Defence Costs* arising out of or connected with *Your* present or former *Partners, Directors, Members* or *Employees* in their capacities as directors, officers or trustees.

Dishonesty and recklessness

any act, breach, omission or infringement *You* (or any of *Your* present or former *Partners, Directors, Members* or *Employees*) deliberately, dishonestly or recklessly commit, condone or ignore. This does not apply to any *Claim* in respect of dishonest acts under Insuring clause a) in Part 1.1 of this Section 1, although the *Insurer* will not in any event provide cover to any party who actually commits, condones or ignores any dishonesty.

Distorted computer records

any costs or expenses incurred by *You* as a result of loss or distortion of computer records due to:

- a) The presence of magnetic flux;
- b) Defects in computer tapes;
- c) Wear, tear, vermin or gradual deterioration;

- d) Climatic or atmospheric conditions or extremes of temperature unless recoverable under a standard fire certificate;
- e) Use or processing whilst mounted in or on any machine unless as a result of loss of or damage to the machine itself.

Employers' liability, Public liability, Product liability

employers' liability, public liability or product liability matters, these being covered under Sections 2 and 3 of this policy (where operative).

Excess

the amount of the *Excess* stated in the *Schedule*.

Failure to arrange insurance or finance

any consequential loss arising from the failure by *You* to arrange and/or maintain insurance and/or finance.

Fines and penalties

any fines, penalties or punitive, multiple or exemplary damages awarded against *You*.

Fungus, mould, spores

any *Claim*, liability, expenses, costs or *Defence Costs* caused by or attributable to:

- a) Any fungus(i) mould(s) mildew or yeast; or
- b) Any spore(s) or toxins created or produced by or emanating from such fungus(i) mould(s) mildew or yeast; or
- c) Any substance vapour gas or other emission or organic or inorganic body substance produced by or arising out of any fungus(i) mould(s) mildew or yeast; or
- d) Any material product building component building structure or any concentration of moisture water or other liquid within such material product building component building or structure that contains harbours nurtures or acts as a medium for any fungus(i) mould(s) mildew yeast or spore (s) or toxins emanating therefrom,

regardless of any other cause event material product and/or building component that contributed concurrently or in any sequence to that *Claim*, liability, expenses, costs or *Defence Costs*.

Geographical limits

any act, error or omission occurring outside the *Territorial Limits*, and any legal proceedings brought outside the *Jurisdiction* (or brought within the *Jurisdiction* to enforce a judgment or order made outside the *Jurisdiction*).

Insolvency

any *Claim*, liability, expenses, costs or *Defence Costs* arising out of *Your* insolvency, liquidation, administration or receivership.

Investment advice

any *Claim*, liability, expenses, costs or *Defence Costs* directly or indirectly arising out of, or in any way involving the sale of investment products including but not limited to life assurance, pensions and investment activities as more fully described in the Financial Services Act 1986 and/or Financial Services and Markets Act 2000 and subsequent re-enactment.

Limit of indemnity

any liability for any one *Claim* (including *Defence Costs*) in excess of the *Limit of Indemnity* stated in the *Schedule*.

Nuclear risks

any *Claim*, liability, expenses, costs or *Defence Costs* directly or indirectly attributable to, caused or contributed to by a) ionising radiations, b) contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or c) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Other insurance

any *Claim*, liability, expenses, costs or *Defence Costs* where *You* are entitled to indemnity under any other policy or under Section 2 or Section 3.

Pensions / employee benefits

any *Claim*, liability, expenses, costs or *Defence Costs* arising out of *Your* liability (or the liability of any of *Your Partners, Directors, Members* or *Employees*) in their capacity as a trustee or administrator of *Your* occupational pension scheme or *Your* employment benefit programme.

Pollution

any *Claim*, liability, expenses, costs or *Defence Costs* for *Bodily Injury*, loss or damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination (or the costs of removing, nullifying or cleaning up such seepage, pollution or contamination).

Pre-existing claims

any *Claim* or *Circumstance*, liability, expenses, costs or *Defence Costs* in respect of this Section 1 which has been disclosed by *You* to any insurer before this Section 1 commenced or which was known (or ought reasonably to have been known) to *You* before the *Policy Period*.

Property damage

any *Claim*, liability, expenses, costs or *Defence Costs* for loss or damage to property.

Retroactive date

any *Claim*, liability, expenses, costs or *Defence Costs* arising from any act committed or omitted prior to the retroactive date stated in the *Schedule*.

Trading debts

any trading debt incurred by *You* or any guarantee or undertaking given by *You* for a debt or performance of any other obligation by a third party.

Vehicles or buildings

any *Claim*, liability, expenses, costs or *Defence Costs* arising directly or indirectly from the ownership, possession or use by *You* or on *Your* behalf of any land or building, or any aircraft, watercraft or motor vehicle.

War and terrorism

any *Claim*, liability, expenses, costs or *Defence Costs* arising directly or indirectly from acts of war or *Terrorism* or its prevention.

Section 2 – Public/Product Liability

Part 2.1

Scope of Cover

This Section 2 will only apply if stated as being operative in the *Schedule*

Insuring clause

In consideration of the premium that *You* have agreed to pay (as shown in the *Schedule*), the *Insurer* agrees, subject to the terms, conditions and exclusions of this Section 2, to indemnify *You* for *Damages* and *Costs* and *Expenses* in respect of:

Public liability:

- a) Accidental:
 - i) *Bodily Injury* to any person other than an *Employee*;
 - ii) damage to *Property*;
 - iii) obstruction, loss of amenity, trespass or nuisance; or
- b) wrongful arrest, detention or false imprisonment of any person

occurring during the *Policy Period* within the *Territorial Limits* and in connection with *Your Professional Business*.

Product liability:

- c) Accidental:
 - i) *Bodily Injury* to any person other than an *Employee*;
 - ii) damage to *Property*

occurring during the *Policy Period* within the *Territorial Limits* and in connection with *Products*.

The *Insurer's* total liability under this Insuring clause in respect of any one claim (excluding *Costs* and *Expenses* incurred by or on *Your* behalf) shall not exceed the *Limit of Indemnity*.

Part 2.2

Extensions

Subject to the applicable terms and conditions elsewhere in this policy, the following extensions to this Section 2 are given:

Car Park and Cloakroom Liability

Where vehicles or personal effects of persons other than *You* are held in trust by or in *Your* custody or control the *Insurer* will provide indemnity against legal liability in respect of loss of or damage to such *Property* provided that such *Property*

- a) is not being stored by *You* for a fee or other consideration and
- b) is not held in trust by *You* or in *Your* custody or control for the purposes of work being carried out on such *Property*.

Consumer Protection Act and Food Safety Act

The *Insurer* will indemnify *You* (and, at *Your* request, any of *Your Partners, Directors, Members* or *Employees*) in respect of *Costs and Expenses* incurred in the defence of any criminal proceedings brought in respect of a breach of Part II of the Consumer Protection Act 1987 and Sections 7 and 8 of the Food Safety Act 1990 including such *Costs and Expenses* as are incurred in an appeal against conviction arising from such proceedings.

Provided that:

- a) This extension will only indemnify *You* in relation to matters that have been notified to the *Insurer* during the *Policy Period* in accordance with Section 4 of this policy;
- b) The proceedings relate to an offence alleged to have been committed during the *Policy Period* and in the course of *Your Professional Business*
- c) The *Insurer* will not indemnify *You* for:
 - i) any penalty or fine to be paid by *You*;
 - ii) any proceedings arising from circumstances for which indemnity is provided by any other insurance or elsewhere within this policy
 - iii) any proceedings arising directly or indirectly from a deliberate act or omission of any person entitled to indemnity under this extension if the outcome could reasonably have been expected having regard to the nature and circumstances of such act or omission
 - iv) proceedings which arise out of any activity or risk excluded from this Section 2
- d) the *Partners, Directors, Members* or *Employees* shall as though they were *You* be subject to the terms extensions and exclusions of this Section 2 insofar as they can apply.

Court attendance

Subject to prior written consent having been obtained, the *Insurer* will compensate *You* in the event that the *Insurer* or their solicitors require *You* or any of *Your Employees* to attend court or any arbitration or adjudication hearing as a witness of fact in connection with any claim in respect of which *You* are entitled to an indemnity under this Section 2 at the following rates for each day on which attendance is required:

- a) Any of *Your Partners, Directors* or *Members* - GBP500

- b) Any of *Your Employees* - GBP250
- c) Any other relevant party - up to GBP500

The *Insurer's* liability under this extension is limited to GBP50,000 each claim and this extension is not subject to an *Excess*.

Cross Liabilities

Where this Section 2 is issued for the benefit of more than one party it will indemnify each party in the same manner as if a separate policy had been issued to each of them.

Data Protection Act 1998

The *Insurer* will indemnify *You*, and if *You* so request any of *Your Partners, Directors, Members* or *Employees* against legal liability to pay *Damages* and *Costs and Expenses* in respect of damage or distress as described in Section 13 of the Data Protection Act 1998 (the "Act") provided that *You* are registered in accordance with the terms of the Act or have applied for such registration which has not been refused or withdrawn and have taken all reasonable care to comply with the requirements of the Act.

The *Insurer* will not indemnify *You* for:

- a) any penalty or fine to be paid by *You*;
- b) the costs of replacing reinstating rectifying erasing blocking or destroying any personal *Data*
- c) liability arising from or caused by a deliberate or intentional act by or omission of any person eligible for indemnity by this extension if the result could reasonably have been expected by *You* or any other person having regard to the nature and circumstances of such act or omission
- d) matters which arise out of occurrences notified to previous insurers or known to *You* at inception of this policy
- e) legal liability where indemnity is provided by any other insurance or elsewhere within this policy.

Defective Premises Act

Where it is alleged within the *Policy Period* that *You* should be legally liable for accidental *Bodily Injury* or loss of or damage to *Property* by virtue of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 in connection with any premises which have been disposed of by *You* and which prior to disposal were owned by *You*, the *Insurer* will indemnify *You* against any resulting legal liability up to the *Limit of Indemnity* and will pay *Costs and Expenses* in defence of any such allegations.

Indemnity to Principals

The *Insurer* will indemnify any of *Your Principals* to the extent that they incur any legal liability arising out of work carried out by *You* under contract or agreement.

Provided that this extension shall only operate to the extent that the liability attaching to the *Principal* would have been covered under this Section 2 had it attached to *You*.

Legal Defence

The *Insurer* will indemnify *You* for:

- a) Any award of costs and/or expenses against *You* at any proceedings before any court, tribunal, inquest or enquiry having the like power to compel attendance of witnesses at which *You*, in the reasonable opinion of the *Insurer*, should be represented (whether because of any conduct which might give rise (or has given rise) to a claim for *Damages* against *You* under this Section 2, or otherwise);

- b) All costs and expenses of legal representation that *You* might reasonably incur in accordance with a) above and which are not otherwise covered by this Section 2.

Provided that:

- i) The proceedings relate to a matter capable of falling for indemnity under this Section 2;
- ii) Costs and expenses incurred under b) above are payable in addition to the *Limit of Indemnity* ;
- iii) Only those costs and expenses that have been incurred with the consent of the *Insurer* will be payable under this extension;
- iv) The *Insurer* will not be liable to pay any penalty or fine awarded or made against *You*;
- v) The *Insurer* will be entitled if it so decides to nominate a solicitor (and, if appropriate, a barrister) of its own choosing to represent *You*; and
- vi) The *Insurer's* liability under a) is limited to GBP250,000 each claim;
- vii) *You* will bear 10% of the total amount payable under a) above or GBP500 (whichever is the greater) in respect of each claim;
- viii) Save as provided in vii) above, this extension is not subject to an *Excess*.
- ix) The *Insurer's* liability under b) above is limited to GBP1,000,000 in the aggregate during the *Policy Period* in respect of any criminal proceedings involving allegations of manslaughter corporate manslaughter corporate homicide or culpable homicide.

Mechanical plant as tool of trade

The *Insurer* will indemnify *You* in respect of liability arising out of ownership or use of mechanically propelled plant whilst such plant is being used as a tool of trade within the *Territorial Limits* but not in respect of any liability

- a) in connection with any watercraft, hovercraft or aircraft;
- b) for which an indemnity is provided by any other insurance or elsewhere in this policy;
- c) which is required to be insured under any road traffic legislation or is the subject of other security.

Motor Contingent Liability

The *Insurer* will indemnify *You* in respect of liability for *Bodily Injury* or damage to *Property* caused by or arising from any motor vehicle, trailer or mechanical plant not belonging to or provided by *You* being used by an *Employee* in the course of *Your Professional Business* provided that the *Insurer* shall not provide indemnity against liability:

- a) in respect of damage to any such vehicle or trailer or *Property* carried within or on it;
- b) for which indemnity is provided by any other insurance or elsewhere within this policy;
- c) caused or arising whilst such vehicle, plant or trailer is engaged in racing pace-making reliability trials or speed testing;
- d) being driven with *Your* general consent by any person who to *Your* knowledge does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence or;
- e) incurred outside the *Territorial Limits*.

Overseas Personal Liability

The *Insurer* will indemnify:

- a) *You*
- b) at *Your* request
 - i) any of *Your Partners, Directors* or *Members*
 - ii) any spouse or child of the persons stated in a) or b (i) above who are accompanying such persons

in respect of liability incurred in a personal capacity in connection with an event occurring in a country outside of the *Territorial Limits* whilst on a temporary visit to such country in connection with *Your Professional Business* provided that:

- a) any person entitled to indemnity under this extension shall be subject to the terms exclusions and extensions of this Section 2 as though they were *You*;
- b) nothing in this extension shall increase *Your* liability to pay any amount exceeding the *Limit of Indemnity* regardless of the number of persons claiming to be indemnified;
- c) in respect of claims brought against *You* within the jurisdiction of the United States of America or Canada, or in any country or territory which operates under the laws of the United States of America or Canada, or in respect of any order made anywhere in the World to enforce a judgment, award or settlement in respect of any such claim
 - i) the *Limit of Indemnity* shall be inclusive of *Costs and Expenses*
 - ii) no indemnity will be provided in respect of liability arising from pollution or contamination or for the cost of removing nullifying or cleaning up seeping, polluting or contaminating substances;
- d) The *Insurer* shall not provide indemnity against
 - i) contractual liability
 - ii) liability for which indemnity is provided by any other insurance or elsewhere within this policy
 - iii) liability in respect of damage to *Property* belonging to or in the custody or under the control of any person entitled to indemnity under this extension
 - iv) liability in respect of *Bodily Injury* to any person entitled to indemnity under this extension
 - v) liability caused by or arising from
 - (1) the ownership or occupation of land or buildings
 - (2) the carrying on of any business profession trade or employment
 - (3) the ownership possession or use of animals other than domestic dogs or cats.

Tenant's Liability for Hired or Rented Premises

Where *You* are legally liable for loss of or damage to premises (or fixtures or fittings thereof) hired or rented to *You* for the purpose of occupancy by *You*, the *Insurer* will provide indemnity against such legal liability.

This indemnity will not apply to:

- a) the first GBP100 of such loss or damage caused other than by fire or explosion
- b) loss or damage caused by fire or any other peril against which a tenancy or other agreement stipulates that insurance shall be effected by *You* or on *Your* behalf.

Part 2.3

Conditions

This Section 2 is subject to the following conditions:

General Conditions

You must comply with the general conditions set out in Section 5 below

Notification

You must notify the *Insurer* of any matter which may give rise to a liability under this Section 2 in accordance with Section 4 below.

Reasonable Precautions

You will (at *Your* own expense) take all reasonable precautions to prevent or cease any activity which may give rise to a liability under this Section 2 to maintain all buildings furnishings ways works machinery plant and vehicles in a sound condition. As soon as possible after discovery of any defect or danger that may give rise to a liability under this Section 2, *You* will also cause such defect or danger to be made good or remedied and in the meantime will cause such additional precautions to be taken as the circumstances may require.

Part 2.4

Limitations and Exclusions

This Section 2 excludes and does not cover:

Asbestos

liability arising from exposure or alleged exposure to *Asbestos*, *Asbestos Dust* or *Asbestos Containing Materials*

Fear of Asbestos

mental injury or fear of suffering bodily injury death disease or illness arising out of actual or suspected exposure to *Asbestos*, *Asbestos Dust*, or *Asbestos Containing Materials*.

Asbestos Removal Costs

the costs of management (including those of any persons under any statutory duty to manage), removal, repair, alteration, recall, replacement, or reinstatement of any property or part thereof arising out of the presence of *Asbestos*, *Asbestos Dust* or *Asbestos Containing Materials*.

Aviation Product

liability arising out of any *Product* which with *Your* knowledge is intended for incorporation into the structure, machinery or controls of any aircraft.

Craft and cranes

liability arising out of the ownership, possession or use, by *You* or on *Your* behalf of

- a) any railway, or craft designed to travel in, through or on water (other than hand-propelled boats), air or space
- b) any crane not situated at *Your Premises*

Defective goods

the cost of repairing or replacing materials or goods sold or supplied or of rectifying defective workmanship

Employers liability

employers' liability matters, these being covered under Section 3 of this policy (where operative).

Excess

the amount of the *Excess* stated in the *Schedule*.

Fines, penalties, punitive, multiple or exemplary damages

any fines, penalties or punitive, multiple or exemplary damages where these have been identified separately within any award of any court or tribunal.

Geographical limits

any

- a) legal proceedings brought outside the *Jurisdiction* (or brought within the *Jurisdiction* to enforce a judgment or order made outside the *Jurisdiction*); and
- b) liability in respect of events that took place outside the *Territorial Limits*.

Guarantees and warranties

any liability arising directly or indirectly from any guarantee, warranty, penalty clause or liquidated damages clause unless such liability would have attached to *You* in the absence of such express warranty, guarantee or clause.

Other insurance

liabilities in respect of which *You* are entitled to indemnity under any other insurance.

Notwithstanding the above, this Section 2 shall operate in excess of such other insurance, provided always that if such other insurance is also provided by the *Insurer* the *Limit of Indemnity* under this Section 2 shall be reduced by the amount payable under such other insurance.

Pollution

liability in respect of pollution or contamination including the cost of removing nullifying or cleaning up polluting or contaminating or seeping substances or remediation unless directly caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific time and place during the *Policy Period* provided that

- a) all pollution or contamination which arises out of one occurrence will be deemed to have occurred at the time such occurrence takes place;
- b) the *Insurer's* total liability (for both *Damages* and *Costs and Expenses*) in respect of all incidences of pollution or contamination which are deemed to have occurred during the *Policy Period* shall not exceed in the aggregate the *Limit of Indemnity* stated in the *Schedule* but in no event shall this Section 2 cover any liability in respect of pollution or contamination including the cost of removing, nullifying or cleaning up polluting or contaminating or seeping substances or remediation outside of the *Territorial Limits*.

Product Performance

the cost or consequences of replacing, reinstating, rectifying, recalling or guaranteeing the performance of any *Products*

Professional Risks

Professional indemnity matters, these being covered under Section 1 of this policy (where operative).

Property Damage

liability for damage to *Property*

- a) owned by *You*
- b) held in trust by *You* or in *Your* custody or control other than *Employees'* personal effects (including motor vehicles) and personal effects of other persons while visiting *Your* premises
- c) located at premises leased, let, rented or hired to *You* in connection with *Your Professional Business*

Radioactive Contamination

any liability of whatever nature directly or indirectly caused by or contributed to by or arising from

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component

where such liability is

- i) attributable to *You*, and
- ii) accepted by *You* under any agreement and would not have attached in the absence of such agreement.

Trading debts

any liability directly or indirectly arising out of, or in any way involving any trading debt incurred by *You* or any guarantee or undertaking given by *You* for a debt or performance of any other obligation by a third party.

War and terrorism

any liability of whatever nature directly or indirectly caused by, resulting from, or in connection with acts of war or *Terrorism* regardless of any other cause or event contributing concurrently or in any other sequence to the liability.

This exclusion also excludes any liability of whatever nature directly or indirectly caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing or in any way relating to war or *Terrorism*.

Section 3 – Employers' Liability

Part 3.1

Scope of Cover

This Section 3 will only apply if stated as being operative in the *Schedule*

Insuring clause

In consideration of the premium that *You* have agreed to pay (as shown in the *Schedule*), the *Insurer* agrees, subject to the terms, conditions and exclusions of this Section 3, to indemnify *You*:

- a) For *Damages* in respect of *Bodily Injury* sustained during the *Policy Period* by any *Employee* arising out of their employment by *You* in the course of *Your Professional Business* and within the *Territorial Limits*.
- b) For *Costs and Expenses*.

The *Insurer's* total liability under this Insuring clause in respect of any one claim (including *Costs and Expenses* incurred by *You* or on *Your* behalf) shall not exceed (i) the *Limit of Indemnity*; or (ii) GBP5,000,000 if the claim arises out of or involves *Terrorism* or *Asbestos*

Part 3.2

Extensions

Subject to the applicable terms and conditions elsewhere in this policy, the following extensions to this Section 3 are given:

Court attendance

Subject to prior written consent having been obtained, the *Insurer* will compensate *You* in the event that the *Insurer* or their solicitors require *You* or any of *Your Employees* to attend court or any arbitration or adjudication hearing as a witness of fact in connection with any claim in respect of which *You* are entitled to an indemnity under this Section 3 at the following rates for each day on which attendance is required:

- a) Any of *Your Partners, Directors* or *Members* - GBP500
- b) Any of *Your Employees* - GBP250
- c) Any other relevant party - up to GBP500

The *Insurer's* liability under this extension is limited to GBP50,000 each claim and this extension is not subject to an *Excess*.

Indemnity to Principals

The *Insurer* will indemnify any of *Your Principals* to the extent that they incur any legal liability arising out of work carried out by *You* under contract or agreement.

Provided that this extension shall only operate to the extent that the liability attaching to the *Principal* would have been covered under this Section 3 had it attached to *You*.

Legal Defence

The *Insurer* will indemnify *You* for:

- a) Any award of costs and/or expenses against *You* at any proceedings before any court, tribunal, inquest or enquiry having the like power to compel attendance of witnesses at which *You*, in the reasonable opinion of the *Insurer*, should be represented (whether because of any conduct which might give rise (or has given rise) to a claim for *Damages* against *You* under this Section 3, or otherwise);
- b) All costs and expenses of legal representation that *You* might reasonably incur in accordance with a) above and which are not otherwise covered by this Section 3.

Provided that:

- i) The proceedings relate to the health, safety and/or welfare of one or more of *Your Employees*.
- ii) Costs and expenses incurred under b) above are payable within the *Limit of Indemnity* and are not subject to an *Excess*.
- iii) Only those costs and expenses that have been incurred with the consent of the *Insurer* will be payable under this extension.
- iv) The *Insurer* will not be liable to pay any penalty or fine awarded or made against *You*;
- v) The *Insurer* will be entitled if it so decides to nominate a solicitor (and, if appropriate, a barrister) of its own choosing to represent *You*;

- vi) The *Insurer's* liability under a) above is limited to GBP250,000 each claim.
- vii) The *Insurer's* liability under b) above is limited to GBP1,000,000 in the aggregate during the *Policy Period* in respect of any criminal proceedings involving allegations of manslaughter corporate manslaughter corporate homicide or culpable homicide.

Unsatisfied court judgments

Where a judgment has been obtained by any *Employee* or the legal personal representatives of any *Employee* arising out of and in the course of employment by *You* in respect of *Bodily Injury* sustained by the *Employee*

- a) In the course of *Your Professional Business*; or
- b) Against any company or individual operating from or resident in premises within the *Territorial Limits* in any court situated within the *Territorial Limits*

and such judgment remains unsatisfied in whole or in part six months after the date of judgment then at *Your* request the *Insurer* will pay to the *Employee* or the said legal personal representatives the amount of any damages and any awarded costs due under the judgment, to the extent that they remain unsatisfied

Provided that

- i) The *Bodily Injury* occurred during the *Policy Period*
- ii) There is no appeal outstanding
- iii) If any payment is made by the *Insurer* the *Employee* or the said legal personal representatives shall assign the benefit of the judgment to the *Insurer*
- iv) The liability of the *Insurer* under this extension shall not exceed the *Limit of Indemnity*.

Part 3.3

Conditions

This Section 3 is subject to the following conditions:

General Conditions

You must comply with the general conditions set out in Section 5 below

Notification

You must notify the *Insurer* of any matter which may give rise to a liability under this Section 3 in accordance with Section 4 below.

Reasonable Precautions

You will (at *Your* own expense) take all reasonable precautions to prevent or cease any activity which may give rise to a liability under this Section 3 to maintain all buildings furnishings ways works machinery plant and vehicles in a sound condition. As soon as possible after discovery of any defect or danger that may give rise to a liability under this Section 3, *You* will also cause such defect or danger to be made good or remedied and in the meantime will cause such additional precautions to be taken as the circumstances may require.

Part 3.4

Limitations and Exclusions

This Section 3 excludes and does not cover:

Excess

the amount of the *Excess* stated in the *Schedule*.

Fines, penalties, punitive, multiple or exemplary damages

any fines, penalties or punitive, multiple or exemplary damages where these have been identified separately within any award of any court or tribunal.

Geographical limits

any

- a) legal proceedings brought outside the *Jurisdiction* (or brought within the *Jurisdiction* to enforce a judgment or order made outside the *Jurisdiction*); and
- b) liability in respect of events that took place outside the *Territorial Limits*.

Offshore

liability arising out of any work undertaken and/or visit *Offshore*

Other insurance

liabilities in respect of which *You* are entitled to indemnity under any other insurance.

Notwithstanding the above, this Section 3 shall operate in excess of such other insurance, provided always that if such other insurance is also provided by the *Insurer* the *Limit of Indemnity* under this Section 3 shall be reduced by the amount payable under such other insurance.

Passenger liability

compensation to an *Employee* for *Bodily Injury* sustained when the *Employee* is carried in or on a vehicle, or entering or getting onto or alighting from a vehicle in circumstances where any road traffic legislation requires compulsory insurance or security covering that risk.

Professional Risks, Public and Products liability

Professional indemnity, public and products liability matters, these being covered under Sections 1 and 2 of this policy (where operative).

Radioactive Contamination

any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component

where such liability is

- i) attributable to *You*, and
- ii) accepted by *You* under any agreement and would not have attached in the

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absence of such agreement.

War

any liability of whatever nature directly or indirectly caused by, resulting from, or in connection with acts of war regardless of any other cause or event contributing concurrently or in any other sequence to the liability.

This exclusion also excludes any liability of whatever nature directly or indirectly caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing or in any way relating to war.

Section 4

Keeping the Insurer informed

Part 1 - Notification

You must give immediate written notice to the *Insurer* of any matter that might reasonably fall for cover under this policy as soon as practicable but in any event within the *Policy Period*. All notifications must be in writing to:

Victor Insurance Claims Department
20 Fenchurch Street
London
EC3M 3AG

or by email to victorclaims@victorinsurance.co.uk or fax to 020 7280 8899

Notice to the *Insurer* under this Section 4 will be deemed to have been properly made if received in writing by Victor Insurance and the date of posting/fax/email will constitute the date that notice was given under this Section 4.

Provided that notice has been given in accordance with the requirements of this Section 4, any later *Claim* or assertion of a right to *Damages* against *You* that arises out of the matter that has been notified will be deemed to have been made at the date when the matter was notified in accordance with the procedure above.

Part 2 – Special conditions relating to the handling of insured matters

Co-operation

You will at *Your* own cost render all reasonable assistance to the *Insurer* and co-operate in the defence of any matter falling for indemnity under this policy and give such information and assistance to the *Insurer* as may reasonably be required to enable the *Insurer* to determine its liability under this policy in respect of any matter falling for indemnity.

Defence and settlement of claims

The *Insurer* will be entitled, if it so desires, to take over and conduct in *Your* name the investigation, representation, defence and/or settlement of matter falling for indemnity under this policy and shall have full discretion in such conduct.

You must not admit or assume any liability towards any claimant, enter into any settlement agreement, or consent to any judgment without the prior consent of the *Insurer*.

Subrogation

The *Insurer* will be entitled, if it so desires, to pursue in *Your* name legal, arbitration or other proceedings so as to challenge, appeal or amend any decision, direction or award of any court or tribunal against *You* arising from any matter falling for indemnity under this policy.

Section 5

General Conditions

All Sections of this policy are subject to the following general conditions:

Excess

The *Insurer* will only ever pay any amount in respect of any matter falling for indemnity under this policy that is over and above the amount stated as the *Excess* in the *Schedule*. In respect of Section 1, the *Excess* applies equally to *Defence Costs* as it does to *Damages* and is payable by *You* in respect of each and every *Claim* or *Circumstance* covered by Section 1. In respect of Sections 2 and 3, the *Excess* does not apply to those *Costs* and *Expenses* incurred by *You* or on *Your* behalf. The *Excess* is payable by *You* in respect of each and every matter falling for indemnity under this policy.

Fraudulent claims

If *You* make any request for payment in respect of any matter falling for indemnity under this policy knowing the same to be false or fraudulent, as regards amount or otherwise, the Section of this policy against which such request for payment was made will become void and *Your* entitlements under that Section will be forfeited.

Termination

Any Section (or Sections) of this policy may be terminated by or on behalf of the *Insurer*:

- a) by immediate notice given in writing to *You* at *Your* last known address or registered office (if a company) 14 days after the due date for the premium payment if such payment is not made. If any Section (or Sections) is/are terminated by reason of non-payment of premium, cover will cease on the due date of the unpaid premium payment; or
- b) by 30 days' notice given in writing to *You* at *Your* last known address or registered office (if a company), in which case the premium shall be adjusted on a pro-rata basis. However, if a matter has been notified that falls for indemnity under this policy prior to the termination the *Insurer* will reserve their right to offer a return of the appropriate premium.

Third party rights

No-one other than *You* is entitled to enforce any term of this policy for its own benefit, whether under the Contracts (Rights of Third Parties) Act 1999 or otherwise.

Section 6

Complaints

How to make a complaint

Victor Insurance's aim is to ensure that all aspects of *Your* insurance are dealt with promptly, efficiently and fairly. At all times Victor Insurance is committed to providing *You* with the highest standard of service.

If *You* have any questions or concerns about *Your* policy or the handling of a *Claim* *You* should, in the first instance, contact Victor Insurance or the broker where applicable. In the event that *You* remain dissatisfied and wish to make a complaint, *You* can do so at any time. Making a complaint does not affect any of *Your* legal rights. Please contact:

Country Manager, UK, Victor Insurance, 1 Tower Place West, Tower Place, London, EC3R 5BU.

If *You* remain dissatisfied after Victor Insurance has considered *Your* complaint or if *You* have not received a written final response within eight weeks from the date Victor Insurance received *Your* complaint, *You* may be entitled to refer *Your* complaint to the Financial Ombudsman Service who will independently consider *Your* complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567 (Mobile): 0300 1239123 (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note:

You must refer *Your* complaint to the Financial Ombudsman Service within six months of the date of the final response

The Financial Ombudsman Service will normally only consider a complaint from private individuals, from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees or from trustees of a trust with net asset value of less than £1m.

The Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Section 7

Definitions

Asbestos

means crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals

Asbestos Containing Materials

means any material containing *Asbestos* or *Asbestos Dust*

Asbestos Dust

means fibres or particles of *Asbestos*

Bodily Injury

means:

- a) (In respect of Sections 1 and 2 of this policy) physical injury, sickness, disease or death of a natural person; and if arising out of the foregoing, nervous shock, emotional distress, mental anguish or mental injury; or
- b) (In respect of Section 3 of this policy) bodily injury, death, disease or illness.

Circumstance

means any matter which *You* become aware of during the *Policy Period* which may give rise to a *Loss* or *Claim* under Section 1 of this policy.

Claim

means (in respect of Section 1 of this policy) a written demand for compensation and/or *Damages* (including claimant's costs and expenses) in respect of those matters covered under Insuring clause a) in Part 1.1 Section 1 of this policy.

Costs and Expenses

means (in connection with any event which is or may be the subject of indemnity under Sections 2 or 3 of this policy):

- a) any legal costs and expenses for which *You* become legally liable; and
- b) all costs and expenses incurred by *You* or on *Your* behalf with the *Insurer's* prior written consent, such costs and expenses being paid by the *Insurer*
 - i) in addition to the *Limit of Indemnity* (if the matter concerned falls within Section 2 of this policy);
 - ii) within the *Limit of Indemnity* (if the matter concerned falls within Section 3 of this policy).

Damages

means any amount that *You* shall be legally liable to pay in respect of judgments, arbitral awards or settlements arising out of matters covered under this policy.

Data

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means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

Defence Costs

means reasonable fees, costs and expenses incurred by *You* or on *Your* behalf, with the prior consent of the *Insurer*, in the investigation, defence, adjustment, settlement or appeal of any *Claim*. It shall not include any element of *Your* own time costs or lost profits incurred in dealing with a *Claim*.

Director

shall have the meaning given by section 741(1) of the Companies Act 1985 and shall include *Your* present and former *Directors*, their estates, heirs and executors.

Document

means all documents of any nature whatsoever including computer records and electronic or digitised data; but does not include any currency, negotiable instruments or records thereof.

Employee

means

- a) (In respect of Section 1 of this policy) any natural person (including their estates, heirs and executors) who is, has been or during the *Policy Period* becomes expressly engaged under a contract of employment with *You*.
- b) (In respect of Sections 2 and 3 of this policy)
 - i) any person under a contract of service or apprenticeship with *You*; or
 - ii) any person who is hired to or borrowed by *You*; or
 - iii) any person engaged by *You* in connection with a work experience or training scheme; or
 - iv) any labour master or person supplied by the labour master; or
 - v) any person engaged by labour only sub-contractors; or
 - vi) any self-employed person working on a labour only basis under *Your* control or supervision; or
 - vii) any voluntary helper;
 - viii) any person that falls within one of the categories i)-vii) above on a temporary basis

while working for *You* in connection with *Your Professional Business*.

Excess

means the amount specified as such under the appropriate Section in the *Schedule*

Fair Presentation

means *Your* duty to provide a fair presentation of the risk as described in Part 2 of the Insurance Act 2015.

Insurer

means the party specified as such in the *Schedule*.

Jurisdiction

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means the jurisdiction stated under the appropriate Section in the *Schedule*.

Limit of Indemnity

means the amount specified as such under the appropriate Section in the *Schedule*.

Member

means, if *You* are a Limited Liability Partnership, any member of that Limited Liability Partnership (including their estates, heirs and executors).

Offshore

means embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance onto land upon return from such offshore rig or platform.

Partner

shall have the meaning given by the Partnership Act 1890 and shall include, in the case of any of *Your Partners*, their estates, heirs and executors.

Policy Period

means the period of time during which this policy will operate, as specified in the *Schedule*.

Premises

means the premises stated as Address in the *Schedule*

Principal

means any public authority, government or corporate body, organisation or person for whom *You* are acting in the course of *Your Professional Business*

Products

means any commodities or goods or any thing (including packaging, containers and labels) sold, supplied, hired out, manufactured, constructed, erected, installed, treated, cleaned, repaired, serviced, altered, processed, stored, handled, transported or disposed of by *You* or on *Your* behalf or any structure constructed, erected, installed or contract work executed by *You* or on *Your* behalf in the course of *Your Professional Business*

Professional Business

means the business stated as such on the *Schedule*, when carried out by *You* or on *Your* behalf.

Property

means material property but shall not include *Data*

Proposal

means any proposal or application form, statement of fact, declaration or other information provided by *You* or on *Your* behalf in connection with this policy.

Schedule

means the Schedule attached to this policy.

Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes

including the intention to influence any government and/or to put the public or any section of the public in fear.

Territorial Limits

means the territorial limits stated under the appropriate Section in the *Schedule*.

Third Party

means any entity or natural person except:

- a) *You* or any of *Your* present or former *Partners, Directors, Members* or *Employees*; or
- b) any other entity or natural person having a financial interest or executive role in *You* or any of *Your Subsidiaries*.

You/Your

means:

- a) Any person or firm for whom indemnity has been requested in the *Proposal*;
- b) The person or firm named as the "Insured" on the *Schedule*.



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