

Summary of Cover

Miscellaneous Business Professional Multi Risk Insurance

WORDING: PMR Misc Civil AOC IRL 0917

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

SECTION 1:

PROFESSIONAL INDEMNITY INSURANCE

Indemnity Limit

The indemnity limit is on an 'any one claim' basis (in other words no restriction as to the number of claims in a year but each claim has a maximum limit).

Key features of the cover

- Cover is provided on a civil liability basis and specifically provides cover for claims made against the Insured for legal liability arising from:
 - **Breach of professional duty;**
 - **Dishonesty of employees;**
 - **Libel or slander;**
 - **Unintentional breach of confidentiality;**
 - **Unintentional infringement of intellectual property rights.** (Many insurers limit this cover to copyright only);
 - **Malicious falsehood;**
 - **Loss of or damage to documents.**

- **The legal costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit €25,000 in the aggregate).**
- Costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit €250,000 in the aggregate).
- **Data Protection cover.** This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act or or similar legislation.
- **Irrecoverable Fees.** Often claims can be avoided (and therefore business relationships saved) by consideration being given to waiving outstanding fees owed. Where it can be shown that the pursuit of such fees would result in a greater counter-claim then the cover allows us to work with the Insured closely and potentially reimburse the outstanding fees.
- Defence costs (lawyers, court costs, experts etc) which are payable in addition to the Indemnity Limit

Main exclusions

- Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, (although we may be able to quote separately for this if required), Property, Land etc.
- Whilst our standard cover gives protection for work undertaken anywhere it does exclude North American Jurisdiction. We can normally extend the cover on request.
- War, Terrorism & Nuclear risks.
- Seepage and Pollution; Asbestos and Toxic Mould.
- The Excess.
- Claims and circumstances known at inception of cover.
- Trading losses, fines and penalties.
- Insolvency or bankruptcy of the Insured
- Viruses

SECTION 2:

GENERAL LIABILITY INSURANCE

Key features of the cover

- Insurance Act 2015 compliant

Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of Insurance

Additional Benefits:

- Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
- Indemnity to Principals.
- Defence costs arising from the following:
 - i. representation at any Coroner's Inquest or Fatal Accident Inquiry;
 - ii. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;

iii. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission;

iv.

Main Exclusions

- The Retention
 - Contractual Liability
 - Specific Legislation – UK Pensions Act 1995 & 2004, UK Trade Union and Labour Relations (Consolidation) Act 1992, TUPE 2006, Health & Safety at Work Act 1974
 - Wage and Hour – any claim related to the failure to comply with any law or regulation which regulates minimum wages, working time, workers compensation, disability benefits, redundancy or unemployment benefits or compensation, unemployment insurance, pension or retirement plans
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Contact us

Tel +44 (0)20 7702 4700

mail@tmhcc.com

tmhcc.com

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