



# MANCHESTER

## UNDERWRITING MANAGEMENT

### MISCELLANEOUS PROFESSIONAL INDEMNITY

#### **POLICY SUMMARY**

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This policy summary is an outline of the coverage provided under our Miscellaneous Professional Indemnity policy. If you need more information, refer to the Policy Certificate or consult your broker.

**Product name:** Miscellaneous Professional Indemnity Policy (MUM Misc 03 10 AOC)

**Type of Insurance:** Professional Indemnity

**Underwritten By:** Manchester Underwriting Management Ltd

#### **BASIS OF COVER**

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Your Professional Indemnity policy is an annual contract which may be renewed each year subject to your requirements and our terms & conditions.

The Limit of Indemnity is on an 'any one claim basis' i.e. there is no restriction on number of claims made in year but each claim has a maximum limit as stated on the policy schedule. Manchester Underwriting Management can offer Limits of Indemnity up to £5,000,000 for Miscellaneous professions.

#### **KEY FACTS OF COVER**

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- ❖ Any claim made against the Insured arising from civil liability i.e. cover is provided if a claim is made against you in the conduct of your business, which is not specifically excluded in the policy certificate.
- ❖ "Claims made" wording i.e. the policy covers claims first made against you and notified to us during the policy period.
- ❖ Cover is provided for the following civil liabilities incurred in connection with the conduct of professional services
  - ❖ Breach of professional duty
  - ❖ Unintentional infringements of intellectual property rights
  - ❖ Loss of or damage to documents
  - ❖ Defamation (Libel and slander)
  - ❖ Dishonest act
- ❖ Defence costs incurred with our written approval are payable in addition to Limit of Indemnity.
- ❖ Cover is provided for any award made against you by the ombudsman up to £250,000 in the aggregate.

#### **EXCLUSIONS**

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- ❖ Claims that should be covered elsewhere under other types of policies such as Employers' Liability, Public/Products Liability, Directors' & Officers' Liability, Property and Motor
- ❖ Nuclear risks, pollution, war & terrorism
- ❖ Claims arising from Asbestos and toxic mould
- ❖ Previous claims and/or circumstances
- ❖ Claims arising from any work undertaken before the Retroactive Date shown on the Policy Schedule
- ❖ Claims notified after the period of insurance
- ❖ The amount of excess as stated on the policy schedule

## **EXCLUSIONS CONTINUED**

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- ❖ Claims arising from work undertaken outside the Geographical Limit specified in the Schedule
- ❖ Express warranties or guarantees unless implied by common law
- ❖ Express or implied warranties or guarantees relating to investments
- ❖ Trading losses, fines, penalties and punitive damages
- ❖ Dishonesty by current or past partners, directors or members
- ❖ Dishonesty by an employee after there is reasonable cause for suspicion
- ❖ Deliberate act

## **CONDITIONS**

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- ❖ The information provided by you on the proposal form or statement of fact are complete and accurate.
- ❖ Any changes in circumstances during the period of insurance should be notified to us.
- ❖ The policy is governed by English Law.
- ❖ Claims and/or circumstances which might give rise to a claim must be notified to us in writing as soon as possible.
- ❖ You must take all reasonable steps to mitigate any loss.

## **CLAIMS PROCESS**

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If a claim is made against you by a client or you are aware that a client has a problem with your work which may lead to a claim, notify us as soon as possible even if you disagree with the clients' view.

Any notice of a claim or circumstance should be given in writing to your broker or to us at Manchester Underwriting Management Limited, Centennium Court, East Street, Chesham HP5 1DG

## **COMPLAINTS**

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All complaints must be referred in the first instance to Manchester Underwriting Management Ltd, Centennium Court, East street, Chesham HP5 1DG and, if no satisfaction is obtained, complaints can be referred to the Complaints departments, Lloyd's, Policyholder and Market Assistance, 1 Lime street, London EC3M 7HA