



# MANCHESTER

## UNDERWRITING MANAGEMENT

### EXCESS LAYER 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:** Excess Layer Professional Indemnity Policy (MUM XL AOC IRL 01 14)

**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 the number of claims made in the policy period but each claim has a maximum limit as stated on the policy certificate.

#### KEY FACTS OF COVER

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- ❖ Any claim made against the insured in respect of which you are entitled to be indemnified under the terms of your underlying Professional Indemnity policy/policies.
- ❖ "Claims made" wording i.e. the policy covers claims first made against you and notified to us during the policy period.

#### EXCLUSIONS

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- ❖ Nuclear risks, pollution, war & terrorism
- ❖ Underlying policy restrictions/sub-limits

#### 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 Irish Law.
- ❖ Claims and or circumstances which might give rise to a claim whereby the maximum possible loss may exceed 50% of the total underlying limit 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 client's view.

Any notice of a claim or circumstance should be given in writing to your broker or to us at Manchester Underwriting Management Limited, Link House, St Mary's Way, Chesham HP5 1HR.

## **COMPLAINTS**

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All complaints must be referred in the first instance to Manchester Underwriting Management Ltd, Link House, St Mary's Way, Chesham HP5 1HR 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

