



Summary of Cover



RecruiterCover Policy Summary

Recruitment and Employment Agency Insurance

Permanent Placement and temporary placement agencies specializing in; IT, Finance, Construction, Civil Engineering, Drivers, Medical, Nursing, Care staff, Rail Sector, Offshore, Petrochemical, Warehouse and Manufacturing.

RecruiterCover is the name of a range of specialist insurance policies which have been designed to meet the needs of recruitment and employment agencies.

RecruiterCover provides a full suite of covers in one combined policy and is issued by aQmen Underwriting Services, who have extensive knowledge and experience of the sector, on behalf of leading insurers.

We will always endeavour to provide you with the best service we can. However, if for any reason you become dissatisfied please refer to our Complaints Procedure.

If you have any questions or concerns, please raise these with your advisors.

Policy Summary

RecruiterCover has a menu-driven policy which can cater for any or all of the following sections of cover with flexible limits.

By combining such covers into one policy, **recruitment businesses can gain greater value for money and benefit from easier administration.**

Sections of cover available;

- Asset Protections;
 - Property Damage - All Risks
 - Theft
 - Computer
 - Business All Risks
 - Goods in Transit
 - Money and Assault
 - Glass
 - Engineering
 - Employee Dishonesty
- Revenue Protection
 - Business Interruption
 - Book Debts
- Asset and Revenue Protection
 - Terrorism
- Legal Liability
 - Employers' Liability
 - Public and Products Liability
 - Commercial Legal Protection
 - Professional Indemnity
- Employee Benefits
 - Personal Accident
 - Business Travel

Please read this document carefully

This is a summary of the cover provided for the RecruiterCover Insurance Policy. It contains references to the **key features** and **benefits** of the policy, as well as references to **significant** or **unusual exclusions** and **limitations**. **It does not contain the full Policy definitions, terms, exclusions and conditions** and it is important that you read these fully before making any decision about your business insurance. These can be found in the Policy document, a copy of which is available from your advisors.

Risk Management Requirements & Policy Restrictions

Risk Management is a partnership between you, your advisors and the Insurers.

The Policy contains various restrictions, warranties, and conditions, some of which are precedent to the liability of Insurers, intended to either clarify the intent of cover or encourage good risk management practice.

You should try wherever possible to document your procedures, processes and risk management practices.

'Claims Made' Basis *

Elements of cover under this Policy are on a 'Claims Made' basis. This means that the Policy responds to claims first made against you during the insurance policy period for something which either happens during the policy period or which happened in the past and which only becomes apparent as a claim during the policy period, but it will not cover you for anything which happened prior to the retroactive limitation date which applies. So it is important that you pay close attention to any applicable Retroactive Date.

* If you have any questions or concerns, please raise these with your advisors.

Aims of the policy

This policy is intended to provide you with protection against many of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this Policy and that you receive adequate financial compensation following an insured event taking place.

Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The Policy is issued for a 12 month period unless you request otherwise. You should review your sums insured on a regular basis as inadequate sums insured could adversely affect any claim.

Our obligations

We undertake to provide cover to you according to the terms of the Policy Schedule and the accompanying Policy document. Please make careful note of all the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

Cover under this Policy is subject to specific limits and excesses. Please refer to your advisors for full details.

Asset Protection - Property Damage All Risks Section

Cover	Limits	Main Exclusions
<p>We will indemnify You in respect of Damage occurring during the Period of Insurance at The Premises.</p> <p>The Sum Insured under each item other than items applying solely to fees, rent, removal of debris, private dwelling houses, churches or buildings in course of erection is separately subject to Average.</p>	<p>As specified in the Schedule</p> <p>Sums insured should be based on re-instatement or replacement values</p>	<ul style="list-style-type: none"> × Excesses stated in the Schedule × An existing or hidden defect, gradual deterioration or wear and tear, frost or change in the water table level, faulty design or faulty materials used in its construction, faulty workmanship, operating error or omission by You or any Employee. × The bursting of a boiler or other equipment not being used for domestic purposes where the internal pressure is due to steam only and belongs to You or is under Your control. × Damage caused by corrosion, rust or rot, shrinkage, evaporation or loss of weight, dampness or dryness, scratching, vermin or insects, mould or fungus, change in temperature, colour, flavour, texture or finish × Nipple or joint leakage or failure of welds, cracking, fracturing, collapse or overheating of a boiler, vessel, machine or apparatus in which internal pressure is due to steam only and any associated piping, mechanical or electrical breakdown or derangement. × Damage to Computer and Electronic Equipment which is the subject of a Maintenance Agreement caused by mechanical or electrical breakdown up to a sum of £50,000 any one occurrence unless more specifically insured × Damage caused by pollution or contamination. × Damage caused by or consisting of subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or escape of water from any tank, apparatus or pipe × Damage caused by normal settlement of new structures × Acts of fraud or dishonesty, disappearance, unexplained or inventory shortage, misfiling, misplacing of information or clerical error, theft or attempted theft. × Damage to gates, fences, moveable property in the open by wind, rain, hail, sleet or snow, flood, dust. × Damage by fire resulting from its' undergoing any process involving the application of heat × Damage to that portion of any item caused by its' own self ignition, leakage of electricity, short circuiting, or over-running × Damage while any building is unoccupied or disused caused by escape of water from any tank, apparatus or pipe, malicious persons. × Consequential loss or damage. × Terrorism × Civil commotion in Northern Ireland

Asset Protection – Property Damage All Risks Section (Continued)

Additional Clauses

- ✓ Automatic reinstatement of the sum insured
- ✓ Capital additions
 - 15% of the total buildings and Machinery sum insured or
 - £500,000 whichever is the lower.
- ✓ Damage to property at exhibitions up to the value of £10,000
- ✓ Loss of expenses for exhibitions up to £25,000
- ✓ Fire Brigade damage up to £10,000
- ✓ Fire extinguishing expenses for refilling, recharging or replacing up to £10,000
- ✓ Fixed glass is included with no limit if Buildings and/or contents are insured
- ✓ Loss of metered water up to £10,000
- ✓ Theft of mobile air time up to a value of £500
- ✓ Trace and access up to a value of £10,000
- ✓ Inflation protection on a Day One (Non Adjustable) basis

Special Notes

- Sums insured should be based on re-instatement or replacement values and include an amount for professional fees and debris removal
- Average may be applied in the event of any sum insured being less than the Damage caused whereby any amount payable is reduced proportionately
- Subsidence cover is available as an optional extension

Asset Protection - Theft Section

Cover	Limits	Main Exclusions
<p>We will indemnify You in respect of Damage occurring during the Period of Insurance</p> <ol style="list-style-type: none"> 1. in The Premises 2. in respect of buildings at The Premises where You are responsible for the repairs caused by <ol style="list-style-type: none"> (a) Theft or attempted theft from The Premises (b) theft involving violence or threat of violence to You, Your partners, directors or Employees. 	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × Excesses stated in the Schedule × Damage in any part of The Premises not occupied by You in connection with The Business, in yards, open sided buildings, compounds, or other open spaces unless specifically mentioned in The Schedule × While the Premises are unoccupied or disused × Caused by or consisting of acts of fraud or, dishonesty, caused by or consisting of disappearance, unexplained or inventory shortage, misfiling, misplacing of information or denial error. <p>Unless stated in the Schedule;</p> <ul style="list-style-type: none"> - Damage in respect of audio and visual equipment, cigarettes, cigars, tobacco, wines and spirits exceeding £1,000 in total - computer hardware and software - explosives, furs, gold and silver articles - Goods held in trust or on commission - Jewellery and precious stones, Money and bullion, non-ferrous metals, securities and bonds <ul style="list-style-type: none"> × Damage where You or Your partners, directors or Employees or any member of Your household is involved as principal or accessory × Caused by any person lawfully in The Premises × Caused directly or indirectly by fire × Caused by explosion × Damage to property more specifically insured by You or on Your behalf. × Any consequential loss or damage.

Asset Protection - Theft Section (continued)

<p>Additional Clauses</p> <ul style="list-style-type: none"> ✓ Changing locks up to the value of £1,000 ✓ Exhibitions up to the value of £10,000 ✓ Loss of expenses at exhibitions up to £25,000 ✓ Inflation protection on a Day One (Non Adjustable) basis
<p>Special Notes</p> <ul style="list-style-type: none"> • Minimum security requirements • Sums insured should be based on re-instatement or replacement values and include an amount for professional fees and debris removal • Average may be applied in the event of any sum insured being less than the Damage caused whereby any amount payable is reduced proportionately

Asset Protection – Computer Section

Cover	Limits	Main Exclusions
<p>Damage to Equipment We will indemnify You in respect of Damage to the Equipment at The Premises specified in The Schedule.</p> <p>Increased Cost of Working We will indemnify You in respect of Your additional expenditure which has been reasonably and necessarily incurred as a result of the Accident to avoid or reduce interruption or interference with the computer operations of The Business at The Premises during the Indemnity Period.</p> <p>Reinstatement of Data We will indemnify You in respect of the necessary and reasonable cost of reinstating data contained in the Data Carrying Material or fixed disks resulting from Damage which is discovered during the Period of Insurance and results from an identifiable cause.</p>	As specified in the Schedule	<ul style="list-style-type: none"> × the Excess as shown in The Schedule × Damage caused by Your wilful act or wilful neglect × loss of use of the Equipment or other consequential loss or liability × Damage which is recoverable under any guarantee or maintenance rental hire or lease agreement × Damage to Equipment which is not subject to a Maintenance Agreement arising from its own breakdown or derangement. × Equipment held as stock or customer's Equipment held in trust × Facsimile and photocopying machines × Equipment controlling or monitoring any manufacturing process.
<p>Additional Clauses</p> <ul style="list-style-type: none"> ✓ Accidental Discharge of Gas System up to the value of £10,000 ✓ Additional Equipment up to a value of £25,000 ✓ Anti-theft devices up to a value of £10,000 ✓ Debris removal up to a value of £25,000 ✓ Digital camera and Projectors up to the value of £2,500 ✓ Incompatibility of Software or Programs up to the value of £25,000 ✓ Loss prevention measures up to the value of £10,000 ✓ Repair investigation costs up to a value of £25,000 ✓ Additional rental Charge up to a value of £10,000 		
<p>Special Notes</p> <ul style="list-style-type: none"> • Minimum security requirements • Sums insured should be based on re-instatement or replacement values and include an amount for professional fees and debris removal • Average may be applied in the event of any sum insured being less than the Damage caused whereby any amount payable is reduced proportionately 		

Asset Protection – Business All Risks Section

Cover	Limits	Main Exclusions
<p>We will indemnify You in respect of Damage occurring during the Period of Insurance.</p> <p>The maximum We will pay under this Section in any one Period of Insurance will not exceed</p> <p>(1) the Sum Insured on each item or (2) the Total Sum Insured or (3) any other maximum amount payable or Limit of Liability specified in The Schedule.</p> <p>Geographical Limits</p> <p>Options available for each specified item of equipment to cover in the UK only, Europe or Worldwide</p>	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × The excess as specified in the Schedule × An existing or hidden defect, gradual deterioration or wear and tear, frost or change in the water table level, faulty design or faulty materials used in its construction, faulty workmanship, operating error or omission by You or any Employee. × The bursting of a boiler or other equipment not being used for domestic purposes where the internal pressure is due to steam only and belongs to You or is under Your control. × Damage caused by corrosion, rust or rot, shrinkage, evaporation or loss of weight, dampness or dryness, scratching, vermin or insects, mould or fungus, change in temperature, colour, flavour, texture or finish × Nipple or joint leakage or failure of welds, cracking, fracturing, collapse or overheating of a boiler, vessel, machine or apparatus in which internal pressure is due to steam only and any associated piping, mechanical or electrical breakdown or derangement. × Damage caused by pollution or contamination. × Damage caused by or consisting of subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or escape of water from any tank, apparatus or pipe × Normal settlement of new structures × Acts of fraud or dishonesty, disappearance, unexplained or inventory shortage, misfiling, misplacing of information or clerical error, theft or attempted theft. × Theft or attempted theft from unattended motor vehicles unless there is evidence of forcible and violent entry into the vehicle. × Damage resulting from its' undergoing any process of production or packaging, treatment, testing or commissioning, servicing or repair. × Damage while any building is unoccupied or disused caused by escape of water from any tank, apparatus or pipe, malicious persons, theft or attempted theft. × Consequential loss or damage. × Terrorism × Civil commotion in Northern Ireland
<p>Note</p> <p>Sums insured should be based on re-instatement or replacement values including a provision for professional fees and debris removal</p>		

Asset Protection – Money and Assault

Part A - Money	Limits	Main Exclusions
<p>1. loss of Money, up to the Limit Any One Loss stated in The Schedule, which</p> <ul style="list-style-type: none"> a) belongs to You or b) You are responsible for in connection with The Business while <ul style="list-style-type: none"> i) in transit ii) in the custody of collectors for 24 hours from the time they receive it or until the next working day whichever is later iii) on contract sites while You or Your Employees are working there iv) on The Premises v) at Your home or that of Your directors, principals or Employees vi) in a bank night safe until removed by the bank <p>2. the cost of replacement or repair following loss of or damage to any</p> <ul style="list-style-type: none"> a) safe or strong room specified in The Schedule b) case, bag or waistcoat used for carrying Money following theft or attempted theft of Money <p>3. loss of or damage to clothing and personal belongings owned by You, Your directors, principals or any Employee following theft or attempted theft of Money involving violence or threat of violence occurring during the Period of Insurance.</p> <p>The maximum We will pay for any one person is £500.</p>	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × Excess as stated in the Schedule × Loss or shortages due to clerical or accounting errors, or omissions, accountancy depreciation, currency fluctuation or consequential loss of any kind × Loss due to the dishonesty of Your directors, principals or Employees not discovered within seven working days of the loss or where a more specific insurance is in force, except for any amount in excess of that insurance × Loss of Money from unattended vehicles being any vehicle with no person in charge or keeping the vehicle under observation and able to observe or prevent any attempt by any person to interfere with the vehicle × Loss or damage outside England, Wales and Scotland, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man × Loss resulting directly or indirectly from forgery, fraudulent alteration or substitution, fraudulent use of a computer or electronic transfer × Loss resulting from use of any form of payment which proves to be counterfeit, false, invalid, uncollectable, irrecoverable for any reason × Loss of Money from any gaming or vending machine unless specifically stated in The Schedule.
<p>Conditions</p> <p>Records and Key Security</p> <p>We will not pay any claim unless</p> <ul style="list-style-type: none"> a) You keep a complete record of Money in a secure place other than in a safe or strongroom containing Money b) outside Business Hours the safe or strongroom will be kept locked and the keys removed from The Premises unless The Premises are occupied by You, Your directors, principals or authorised Employees, in which case the keys will be kept in a secure place away from any safe or strongroom c) whenever The Premises are closed for business or left unattended, all security devices to protect The Premises are properly fitted and put into full operation. 		
<p>Part B – Assault</p>		
<p>We will pay compensation to You for Bodily Injury to an Insured Person occurring during the Period of Insurance caused by theft or attempted theft, involving violence or threat of violence, which happens in the course of The Business and directly and independently of any other cause results in any of the following Contingencies</p> <ul style="list-style-type: none"> 1) death 2) total and permanent loss of sight in one or both eyes 3) loss of one or more limbs 4) any other total and permanent disablement which, after 24 months of Bodily Injury, prevents the Insured Person from pursuing any occupation 5) total disablement which, within 24 months of Bodily Injury, prevents the Insured Person from pursuing their normal occupation 6) partial disablement which, within 24 months of Bodily Injury, prevents the Insured Person from pursuing a substantial part of their normal occupation. 		

Asset Protection – Money and Assault

Part B – Assault (Continued)

Main Clauses

Amounts Payable

- a) We will pay for any one injury
 - i. the compensation stated in The Schedule
 - ii. weekly compensation at four weekly intervals
 - iii. compensation under contingencies (5) and (6) for a maximum of 24 months from the date that the disablement started
- b) weekly compensation being paid for the same injury will end if We pay compensation under any of contingencies (1) - (4)
- c) insurance will end for the Insured Person if We pay compensation under any of contingencies (1) - (4).

Medical Evidence

- a) We may require, at Our expense,
 - i. an Insured Person to undergo medical examinations or
 - ii. a post mortem to be carried out.
- b) You or Your legal representative will supply to Us, at Your expense, any
 - i. certificate
 - ii. information
 - iii. evidence
 in the format We require.

Asset Protection - Glass

Cover	Limits	Main Exclusions
<p>We will indemnify You in respect of</p> <ol style="list-style-type: none"> 1) breakage (including the cost of boarding up) of glass at The Premises 2) <ol style="list-style-type: none"> a) Damage at The Premises to <ol style="list-style-type: none"> i. contents of display windows ii. window and door frames b) the cost of removing and reinstating obstructions to replacing glass c) the cost of replacing alarm foil, lettering, painting, embossing, silvering, or other ornamental work on glass occurring during the Period of Insurance. 3) breakage of fixed <ol style="list-style-type: none"> a) wash hand basins, pedestals, baths, sinks b) lavatory bowls, bidets, cisterns c) shower trays, splashbacks at The Premises. 	<p>As specified in the Schedule</p>	<p>We will not indemnify You in respect of</p> <ul style="list-style-type: none"> × Damage to glass in <ol style="list-style-type: none"> a) light fittings b) signs c) Stock and Materials in Trade or goods in trust d) Vehicles e) vending machines × Damage to glass caused by <ol style="list-style-type: none"> a) Scratching b) gradual deterioration or wear and tear c) change in colour or finish × breakage of glass <ol style="list-style-type: none"> a) while The Premises are unoccupied or disused b) in transit or while being fitted c) by workmen carrying out alterations or repairs to The Premises × the Excess stated in The Schedule.

Revenue Protection - Business Interruption – Revenue Basis

Cover	Limits	Main Exclusions
In respect of each item in The Schedule, We will indemnify You in respect of any interruption or interference with The Business as a result of Damage occurring during the Period of Insurance	As specified in the Schedule	× The exclusions for this section are broadly in line with Section 1 Material Damage (“All-Risks”)
<p>Endorsements</p> <p>The following Endorsements apply to this section only if stated in the schedule;</p> <ul style="list-style-type: none"> A) Rent Receivable – Cover for loss of rent receivable B) Additional Increased Costs of Working C) Fines or Damages in respect of breach of contract for the non-completion of orders due to an interruption to your business D) Additional Cost of Rent 		
<p>Extensions</p> <p>The following extensions apply to this section unless otherwise stated in the Schedule.</p> <ul style="list-style-type: none"> 1) Telecommunications up to a maximum of £10,000 2) Action by Police Authority up to a maximum of £100,000 or 10% of the total Sum Insured shown in the Schedule whichever is the lower 		
<p>Conditions</p> <ul style="list-style-type: none"> 1) Alteration - We will not indemnify You in respect of Damage if The Business is wound up or carried on by a liquidator or receiver, permanently discontinued, Your interest ceases otherwise than by Your 2) Claims Procedures - If in relation to any claim You have failed to comply with the following Claims Procedures You will lose Your right to indemnity under this Section. 3) Index Linking 4) Property Cover - We will not indemnify You in respect of any Damage insured by this Section unless <ul style="list-style-type: none"> a) there is in force at the time of the Damage, an insurance policy covering Your interest in the property at The Premises for the Damage and <ul style="list-style-type: none"> i) payment has been made or liability admitted for such Damage or ii) payment would have been made or liability would have been admitted for such Damage but for the exclusion of losses below a stated amount in such insurance policy. 		
<p>Increased Cost of Working</p> <p>We will pay Your Increased Office Expenses, which have been reasonable and necessarily incurred as a result of the Damage, to continue The Business during the Indemnity Period.</p> <p>The maximum amount We will pay for any one book, document or set of documents, will be 5% of the Sum Insured applicable to The Premises at which the Damage has occurred.</p> <p>The maximum amount We will pay for any one situation is the Maximum Limit.</p>	<p>Increased Cost of Working – Additional Covers</p> <ul style="list-style-type: none"> 1) Auditors and Professional Accountants Charges 2) Additional expenses following an Employee or group of employees resigning following a National Lottery win 	

Revenue Protection – Book Debts

Cover	Limits	Main Exclusions
<p>1) The insurance in respect of Book Debts is limited to the loss sustained by You directly due to the Damage. We will pay</p> <p>a) The difference between</p> <p>i) The Book Debts and</p> <p>ii) The total of the amounts received or traced</p> <p>b) The additional expenditure incurred with Our consent in tracing and establishing customers' debit balances after the damage</p> <p>2) If We require any information to verify a claim Your professional accountants at the time of the claim may produce and report details contained in business books or records. Their report will be accepted as prima facie evidence of the details. We will pay Your professional accountant's charges for</p> <p>a) Producing information We require for investigating any claim And</p> <p>b) Confirming the information in accordance with Your business books</p>	<p>As specified in the Schedule</p>	<p>Losses caused by;</p> <ul style="list-style-type: none"> × riot or civil commotion × pressure waves caused by aircraft × pollution or contamination × Terrorism <p>Conditions</p> <ul style="list-style-type: none"> - Alteration - Claims Procedure

Asset and Revenue Protection - Terrorism

Cover	Limits	Main Exclusions
<p>We will indemnify You in respect of a Covered Loss during the Period of Insurance subject to the provisions set out below.</p> <p>The maximum We will pay in any one Period of Insurance will not exceed the limit of liability or Sum Insured for each of the Heads of Cover specified in the Section of this policy.</p> <p>In any action, suit or proceedings where We allege that any loss is not covered by this Section, You must prove that the loss is covered.</p> <p>This Section is subject to all the Definitions, Conditions and Clauses of the Sections where the Heads of Cover are insured. If there is conflict between this Section and the rest of the policy, this Section will prevail.</p>	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × Losses occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power × unless and until the Treasury issues a certificate certifying the event or events in question to have been an Act of Terrorism, or, in the event of the Treasury refusing to issue such a certificate, a tribunal formed following reference by Pool Reinsurance Company Limited or the Treasury determines the event or events in question to have been an Act of Terrorism. × directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from <ul style="list-style-type: none"> a) damage to or the destruction of any Computer System; or b) any alteration, modification, distortion, erasure or corruption of Data; in each case whether Your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack

Asset and Revenue Protection – Terrorism (Continued)

Conditions

- 1) We may cancel the cover provided by this Section by sending You 30 days written notice to Your last known address. We will refund a proportionate part of any premium paid for the unexpired period provided that there has been no
 - a) claim(s) made under this Section for which We have made a payment or which are still under consideration
 - b) incident(s) which You are aware of and are likely to give rise to a claim which has already been or is yet to be reported to us during the current Period of Insurance.

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- 2) declare to Us all property and/or premises owned by You, or for which You are responsible, and, if applicable, all Business Interruption and Book Debt exposures, including all property and/or premises, Business Interruption and Book Debts of subsidiary companies
- 3) purchase Terrorism cover from a Pool Reinsurance Company Limited member company in respect of all
 - a) such property and/or premises and
 - b) such Business Interruption and Book Debts
 unless We agree otherwise in writing.

Legal Liabilities – Employers Liability

Cover	Limits	Main Exclusions
<p>We will indemnify The Insured against</p> <ol style="list-style-type: none"> 1) legal liability to pay Compensation and 2) Costs and Expenses <p>in respect of Bodily Injury caused during the Period of Insurance to any Employee arising out of and in the course of employment by You in The Business within The Territorial Limits.</p> <p>Territorial Limits</p> <p>Anywhere in the world in connection with The Business conducted by You from premises within Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or offshore installations within the Continental Shelf around such territories.</p> <p>Terrorism</p> <p>The maximum limit of indemnity payable in respect of Terrorism will be £5,000,000</p>	<p>As specified in the Schedule</p>	<p>We will not provide indemnity in respect of</p> <ul style="list-style-type: none"> × work in or on and travel to, from or within any offshore <ol style="list-style-type: none"> (a) accommodation, exploration, drilling or production rig or platform. (b) support vessel. × Bodily Injury sustained by any Employee when such person is <ol style="list-style-type: none"> (a) carried in or upon a vehicle (b) entering or getting on to, or alighting from, a vehicle where any road traffic legislation requires insurance or security. × liquidated damages. × penalty clauses. × fines. × aggravated, restitution, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non compensatory damages. × any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event × any action taken in controlling, preventing, suppressing or in any way relating to Terrorism
<p>Automatic Extensions</p> <ul style="list-style-type: none"> ✓ Contractual Liability ✓ Crossed Liabilities ✓ Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007 ✓ Legal Expenses arising out of Health and Safety Legislation ✓ Compensation for court attendance <ul style="list-style-type: none"> ○ £250 per day in respect of any director or partner ○ £150 per day in respect of any other employee ✓ Unsatisfied Court Judgements 	<p>Main Conditions</p> <ol style="list-style-type: none"> 1. Premium Adjustment 2. Suspension of Cover 	

Legal Liabilities – Public & Products Liability

Public and Products Liability Cover	Limits	Main Exclusions
<p>We will indemnify The Insured against</p> <ol style="list-style-type: none"> 2) legal liability to pay Compensation and 2) Costs and Expenses in respect of accidental <ol style="list-style-type: none"> (a) Personal Injury (b) Damage to Property (c) obstruction, trespass, nuisance or interference with any right of way, air, light or water <p>which arises in connection with The Business and which happens during the Period of Insurance and within The Territorial Limits.</p> <p>The maximum We will pay is The Limit of Indemnity and any Costs and Expenses. However, in respect of any claim brought in</p> <ol style="list-style-type: none"> 1) the United States of America or any territory within its jurisdiction 2) Canada <p>the maximum We will pay, inclusive of Costs and Expenses, is The Limit of Indemnity.</p> <p>Territorial Limits</p> <p>Anywhere in the world in connection with The Business conducted by You from premises within Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or offshore installations within the Continental Shelf around such territories.</p> <p>Terrorism</p> <p>The maximum limit of indemnity payable in respect of Terrorism will be £2,000,000</p>	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × Personal Injury to any Employee arising out of and in the course of employment by You in The Business. × the ownership, possession or use by or on behalf of The Insured of any aircraft, aerial device or hovercraft, watercraft exceeding 8 metres in length × the ownership, possession or use by or on behalf of The Insured of any motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation other than where described in the Motor Contingent Liability Clause, or the loading or unloading of any such vehicle, trailer or plant where indemnity is not provided by another insurance policy. × Damage to Property which You own or is loaned, leased, hired or rented to The Insured or which is held in trust or in the custody or control of The Insured or any other party who is carrying out work on Your behalf other than in the circumstances described in the Hired or Rented Premises Clause or the Employees’ and Visitors’ Personal Belongings Clause. × Damage to or the cost incurred by anyone in repairing, removing, replacing, reapplying, rectifying or reinstating Products Supplied (other than Products Supplied under a separate contract). × advice, instruction, consultancy, design, formula, specification, inspection, certification or testing performed or provided separately for a fee or under a separate contract. × the carrying out of any work or any Products Supplied which affects or could affect the navigation, propulsion or safety of any aircraft or other aerial device. The safety or operation of nuclear installations. × Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. × All Pollution or Contamination which arises out of one incident will be deemed to have happened at the time such incident takes place. × work in or on and travel to, from or within or Products Supplied to any offshore, accommodation, exploration, drilling or production rig or platform. Support vessel. × liquidated damages, penalty clauses, fines, aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other noncompensatory damages. × liability imposed on You solely by reason of the terms of any contract conditions or agreement in connection with Products Supplied. × any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event × Asbestos including any product containing Asbestos.

Legal Liabilities – Public & Products Liability (Continued)

Automatic Extensions		
<ul style="list-style-type: none"> ✓ Legal Expenses arising from Consumer Protection Act 1987 and Food Safety Act 1990 ✓ Contractual Liability ✓ Cross Liabilities ✓ Data Protection ✓ Defective Premises ✓ Employees' and visitors' Personal Belongings ✓ Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007 ✓ Legal Expenses arising out of Health and Safety Legislation ✓ Hired or Rented Premises ✓ Motor Contingent Liability ✓ Overseas Personal Liability ✓ Payment for Court Attendance <ul style="list-style-type: none"> ○ £250 per day in respect of any director or partner ○ £150 per day in respect of any other employee 		
Main Conditions		
<ol style="list-style-type: none"> 1. Premium Adjustment 2. Suspension of Cover 		
Optional Extensions	Limits	Main Exclusions
<p>Drivers Negligence</p> <p>In the event of Damage to a vehicle which arises whilst the vehicle is being driven by a Temporary Worker supplied by the insured in connection with a specific contract as notified to Us and which occurs during the Period of Insurance within the Territorial Limits</p> <p>Indemnity</p> <p>In respect of Damage we will provide indemnity arising from</p> <ol style="list-style-type: none"> 1) Legal Liability for Accidental Loss of or Damage to a vehicle up to the Limit of Indemnity in the schedule 2) Costs incurred in removing a disabled vehicle to the nearest repairer 	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × Loss of use depreciation wear and tear and claims in respect of mechanical or electrical breakdown failures or breakages unless caused by the negligent acts or omissions of the temporary worker supplied by the Insured × Damage to tyres by application of the brakes or × by punctures cuts or bursts × Loss or damage caused by climatic or atmospheric conditions or extremes of temperature × Loss of or damage to any device designed for the purpose of transmitting or receiving radio signals × Loss or damage caused by or happening through deterioration rust corrosion inherent defect or any process of cleaning restoration alteration or repair × Loss or damage caused by any wilful act by You or Temporary Worker supplied by you × Loss or damage occasioned by racing pacemaking or speed testing × Theft of accessories and/or spare parts except in conjunction with a total loss × Any Liability which attributes by virtue of an agreement but which would not have attached in the absence of such agreement × The amount of any excess shown in the schedule as applying to this extension × Any loss or Damage arising from the driving of × a vehicle by a person × Under the age of 23 years × Who does not hold a full driving licence clear of endorsements other than endorsements for speeding and/or parking offences up to a maximum of nine points × Who has not held a valid licence appropriate for the vehicle in use for at least two years × Who has not worked as a driver for at least 180 days in the last 24 months

Legal Liabilities – Public & Products Liability - Optional Extensions (Continued)

Optional Extensions	Limits	Main Exclusions
<p>Fidelity Bonding</p> <p>We will indemnify the Insured against</p> <p>(a) legal liability for any loss sustained which arises out of any act of dishonesty by any temporary worker supplied by the Insured</p> <p>(b) liability assumed by the Insured under contract for any act of dishonesty by any temporary worker supplied by the Insured</p>	<p>As specified in the Schedule</p>	
<p>Main Conditions</p> <ol style="list-style-type: none"> 1) Our liability shall not exceed the Limit of Indemnity shown in the schedule in respect of this extension 2) in respect of liability assumed by the Insured under contract such contractual agreement shall be in the form of an amendment to the Insureds' normal Terms of business as notified to and accepted by Us 3) unless specifically agreed otherwise the indemnity by this extension excludes all claims arising from loss of cash bank currency promissory notes securities for money deeds bonds bills of exchange stamps medals coins jewelry furs gold silver precious metals gems precious stones or articles composed of any of these 4) written notice is provided to the Insured by their Client within seven days of an occurrence likely to give rise to a claim 5) the Client of the Insured has operated their same system of check supervision and security arrangements in respect of the temporary worker(s) supplied by the Insured as that operated for an employee of the Client 6) the temporary worker(s) alleged to be involved in any act of dishonesty shall be capable of being prosecuted to conviction in connection with the alleged act 		
Optional Extensions	Limits	Main Exceptions
<p>Malpractice</p> <p>We will indemnify the insured in respect of accidental bodily injury or death of any patient which is caused by or is alleged to have been caused by error or omission in professional services rendered or which should have been rendered by the insured and which occurs during the Period of Insurance and within the territorial limits</p>	<p>As specified in the Schedule</p>	<ul style="list-style-type: none"> × any liability assumed under contract or agreement where such liability would not have arisen but for such contract or agreement × any liability in respect of medical practitioners arising from any treatment administered or from failure to administer treatment or from professional negligence or malpractice of whatsoever nature × any liability arising from any criminal act or any act committed while in violation of any law or ordinance × any liability arising from service rendered or the failure to render service whilst under the influence of intoxicants or narcotics × any liability arising from the administration of prescriptive drugs and medicines × Liability arising from the use of machinery and equipment unless the operator has been trained and is qualified in the use if such machinery and equipment × Liability arising from the personal professional negligence of any principal director or employee of the Insured in their capacity as medical practitioners × Liability arising for which cover has been arranged with Medical Defence Union or Royal College of Nursing insurance arrangements

Legal Liabilities – Public & Products Liability - Optional Extension for Malpractice (Continued)

Main Conditions

- 1) It is a condition precedent to any liability under this extension that
 - (i) the statement and particulars contained in the proposal form are true
 - (ii) the Insured shall give to Us immediate notice in writing of
 - (a) any claim for malpractice made against the insured or
 - (b) the receipt of notice from any person of an intention to hold the Insured responsible for any malpractice or
 - (c) any conduct or circumstances which may give rise to a claim for malpractice being made against the Insured
 - (iii) the Insured at all times
 - (a) maintain accurate descriptive records of all professional services and these shall be available for inspection and used by the Us or Our duly appointed representatives following notification of any claim hereunder
 - (b) give to Us or Our duly appointed representatives such information and assistance and signed statements as We may require
 - (c) assist in the defence of any claim without charge to Us
 - (iv) The Insured shall not without Our written consent admit liability for or settle any claim or incur any costs or expenses in connection therewith or give any written statement to anyone in connection therewith
 - (v) The Insured shall at all times comply with the code of practice of the Recruitment Employers Confederation Ltd
- Cover under this extension is subject otherwise to the terms Exceptions and Conditions of this policy

Legal Liabilities – Commercial Legal Expenses

Cover	Limits	Main Exclusions
<p>Covered items;</p> <ul style="list-style-type: none"> ✓ Employment Disputes ✓ Compensation Awards ✓ Service Occupancy ✓ Legal Defence <ul style="list-style-type: none"> ▪ Criminal Persecution ▪ Data Protection ▪ Wrongful Arrest ▪ Employee Civil Legal Defence ▪ Statutory Notice ▪ Jury Service ▪ Disciplinary Hearings ✓ Property Protection ✓ Personal Injury ✓ Tax Protection ✓ Employers' Compliance ✓ VAT Disputes ✓ Contract Disputes ✓ Tenancy Disputes ✓ Statutory Licence Protection ✓ Debt Recovery ✓ Copyright ✓ Confidentiality <p>Territorial Limits</p> <p>For Contingencies 2 Legal Defence (other than Contingency 2 E) and 3B Bodily Injury The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (West of the Bosphorus).</p> <p>For all other Contingencies Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.</p>	<p>As stated in the Schedule</p>	<ul style="list-style-type: none"> ✗ if an Insured Person does not keep to the terms, exceptions and conditions of this Section. The cover will also not apply if an Insured Person can claim under another policy ✗ if any Costs and Expenses are incurred prior to Our written acceptance of a claim ✗ for any legal action an Insured Person takes which We have not agreed to or where the Insured Person does anything to hinder Us or the Appointed Representative ✗ for any fines, penalties, compensation or damages which an Insured Person is ordered to pay by a court or other authority other than compensation awards covered under Contingency 1B (Compensation Awards) and Contingency 2 (Legal Defence) ✗ relating to; patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements ✗ relating to franchise or agency rights where You have the legal capacity to alter the legal relations of another ✗ deliberately or intentionally caused by an Insured Person ✗ for a judicial review ✗ relating to any non-contracting party's rights to enforce all or any part of this Section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy ✗ notified under this Section when, either at the start of or during the course of the claim You <ol style="list-style-type: none"> (a) are bankrupt (b) have filed a bankruptcy petition or winding up petition (c) have made an arrangement with creditors (d) have entered into a deed or arrangement (e) are in liquidation (f) are or part of or all of Your affairs or property are in the care or control of a receiver or administrator.

Legal Liabilities – Commercial Legal Expenses (Continued)

General Conditions

1. Claims – Your duty
2. Claims – Legal representation
3. Claims – Our rights and Your obligations
4. Discontinuance of a claim
5. Recoveries
6. Disputes
7. Arbitration
8. Acts of Parliament

Legal Liabilities - Professional Indemnity

Cover	Limits
<ul style="list-style-type: none"> ✓ We will indemnify You in respect of any Claim arising out of the conduct of Your Business, first made against You and notified to Us during the Period of Insurance, for any civil liability including claimants costs and expenses arising from <ul style="list-style-type: none"> ▪ any negligent act or omission committed by You; ▪ any dishonest or fraudulent act committed by any of Your past or present partners, directors or Employees. ✓ vicarious liability attaching to You arising from any negligent act or omission committed by any accountant, actuary, architect, clerical office worker, engineer, information technology consultant, loss adjuster, management consultant, media consultant, solicitor or surveyor supplied by You in the conduct of Your Business. ✓ We will indemnify You for reasonable costs and expenses incurred by You in respect of any reasonable action taken to mitigate a loss or potential loss that would otherwise be the subject of a Claim under this policy provided that <ul style="list-style-type: none"> ▪ We give prior written consent to You incurring such costs and expenses and ▪ You prove to Our satisfaction that the amount of the costs and expenses to be incurred are less than any likely award of damages arising from the same potential Claim. 	<p>As specified in the Schedule</p>
<p>Territorial Limits The United Kingdom (including the Channel Islands and the Isle of Man) and any other EU member country.</p>	
<p>Main Exclusions</p> <ul style="list-style-type: none"> × The Excess stated in the Schedule × any Claim arising directly or indirectly from or caused by any dispute between You and any present or former Employee or any person who has applied for or been offered employment with You. × any Claim arising directly or indirectly from or caused by any contractual dispute between You and any present or former Personnel. × any Claim arising directly or indirectly from or caused by <ul style="list-style-type: none"> (a) any Bodily Injury of any Employee whilst in the course of their employment with You, (b) any other Bodily Injury or loss of or damage to property unless arising from an alleged breach of professional duty in the conduct of Your Business. × any fines or penalties or any punitive, multiple, aggravated or exemplary damages where such can be identified separately within any award of any court or tribunal. × any Claim brought by any entity <ul style="list-style-type: none"> (a) in which You exercise a controlling interest; (b) which exercises a controlling interest over Your business by virtue of having a financial or executive interest in You, unless such Claim arises from or is caused by a claim made against such entity by an independent third party. × any Claim made against You in Your capacity as a director, officer or trustee unless arising out an alleged breach of professional duty in the conduct of Your Business. × any Claim or loss arising from any plan, programme or scheme established or maintained to provide benefits to You or any Employee. × any Claim arising directly or indirectly from or caused by the ownership, possession or use, by You or on Your behalf, of any aircraft, watercraft, hovercraft, motor vehicle or trailer. 	

Legal Liabilities - Professional Indemnity (Continued)

- × any Claim arising directly or indirectly from or caused by
 - (a) the ownership, possession or use, by You or on Your behalf, of any buildings, structures, premises or land or
 - (b) that part of any building leased, occupied or rented by You or
 - (c) any other property (mobile or immobile) belonging to You.
- × any Claim or loss arising from any dishonest or fraudulent act or omission committed by any person after the discovery, in relation to that person, of reasonable cause for suspicion of any dishonest or fraudulent act or omission.
- × any defamation unless You can show that it was committed by You in good faith.
- × any Claim arising out of liability assumed by You under any contractual agreement
 - (a) whereby You assume a standard of care greater than that reasonably expected by Your profession,
 - (b) by which You warranted or guaranteed a particular outcome,
 - (c) by which You agreed to pay a contractual penalty or liquidated damages in the event of breach,
 - (d) which provides greater benefit or a longer lasting benefit than that given to the party with whom You originally contracted, unless such liability would have attached to You in the absence of the features listed above.
- × any Claim arising directly or indirectly from or caused by Pollution.
- × any Claim arising directly or indirectly from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity, whether alleged or actual.
- × any Claim or loss arising from any trading losses or trading liabilities incurred by any business managed by or carried on by You.
- × any liability arising from
 - (a) the defective workmanship of any construction, installation, repair, alteration or maintenance work,
 - (b) any manufacturing defect of any goods or products supplied by You.
- × any Claim or loss arising directly out of, or in connection with
 - (a) the provision of, or failure to provide any medical or paramedical services,
 - (b) the provision of, or failure to provide drugs or prescription drugs,
 - (c) the provision of, or failure to provide equipment for use by patients,
 - (d) the use of equipment for therapeutic or diagnostic purposes.
- × any Claim arising directly from the provision of Financial Services.
- × any claim arising directly or indirectly from or caused by any work undertaken by You or on Your behalf prior to any Retroactive Date stated on the Schedule.
- × any negligent, dishonest or fraudulent act or omission of any Personnel unless such act is directly connected to a breach by You of Your professional duty in supplying such Personnel or relates to a Claim under Cover section 1(c).

Additional Cover

- ✓ Documents – Maximum of £50,000 per claim (Up to a maximum of £200,000 during one period of insurance)
- ✓ Fidelity – Loss of money or property owned by You following dishonesty of an Employee up to a maximum of £50,000 during anyone period of insurance
- ✓ Fidelity Investigation costs up to £10,000 during any one period of insurance)
- ✓ Payment for Court Attendance up to a maximum of £300 per person per day and £15,000 in total during any one period of insurance.

General Exceptions

We will not provide indemnity in respect of

- (1) any Claim or loss where You are entitled to indemnity under any other policy except in respect of any excess beyond the amount which would have been payable under such insurance had this policy not been effected.
- (2) any Claim or loss or circumstance that might give rise to a Claim or loss which
 - (a) has been notified under any other insurance attaching prior to the inception of this policy,
 - (b) You were or should, after reasonable enquiry, have been aware of prior to the inception of this policy.
- (3) any Claim
 - (a) instituted or pursued in the United States of America, its territories and/or possessions or Canada (including without limitation the enforcement of a judgement or finding of a court or tribunal of another jurisdiction or otherwise),
 - (b) in which it is contended that the laws of the United States of America, its territories and/or possessions or Canada should or do apply,
 - (c) which involves the enforcement or attempted enforcement of a judgement or finding of a court or tribunal of the United States of America, its territories and/or possessions or Canada.
- (4) any Claim arising directly or indirectly from or caused by any computer virus or any other computer program or code designed to produce unexpected, unauthorised or undesirable effects or operations.

Legal Liabilities - Professional Indemnity (Continued)

General Exceptions Continued;

- (5) any Claim of whatsoever nature arising directly or indirectly from or caused by the failure or inability or any alleged failure or inability of any Computer System, whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date, including without limitation, the failure or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
 - (a) recognising, using or adopting any date, day of the week or period of time, other than the true or correct date, day of the week or period of time,
 - (b) the operation of any command or logic which has been programmed or incorporated into any Computer System.
 - (6) 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 of any explosive nuclear assembly or nuclear component thereof.
 - (7) any Claim or consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
 - (a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, a military uprising or usurped power,
 - (b) Terrorism,
- (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

In any action, suit or other proceedings, where We allege that by reason of this exception any consequence whatsoever resulting directly or indirectly from or in connection with (a) and/or (b) above regardless of any other contributory cause or event is not covered by this policy, the burden of proving that any consequence whatsoever resulting directly or indirectly from or in connection with (a) and/or (b) above regardless of any other contributory cause or event is covered shall be upon You.

Legal Liabilities – Personal Accident

Cover	Limits	Main Exclusions
<p>We will pay compensation to You or Your personal representatives for Accidental Bodily Injury to an Insured Person during the Period of Insurance which, solely, directly and independently of any other cause, results in any of the following Contingencies</p> <ul style="list-style-type: none"> (1) death (2) total and permanent loss of sight in one or both eyes and/or total and permanent loss of hearing in one or both ears (3) loss of one or more limbs (4) any other total and permanent disablement which lasts without interruption for more than 12 months from the date of the accident and prevents the Insured Person from pursuing any occupation (5) temporary total disablement which prevents the Insured Person from pursuing their normal occupation (6) temporary partial disablement which prevents the Insured Person from pursuing a substantial part of their normal occupation 	As specified in the Schedule	<ul style="list-style-type: none"> × the Insured Person suffering from any (1) disability due to a gradually operating cause × suicide or attempted suicide × deliberate exposure to danger (except in an attempt to save human life) × the Insured Person's own criminal act × the Insured Person being in a state of insanity × flying or other aerial activities (except while travelling as a passenger by a recognized airline) × pregnancy or childbirth × mountaineering or rock climbing requiring use of ropes or guides × pot-holing × winter sports × any kind of racing (except foot races) × speed or time trials × naval military or air force service or operations × the effects of alcohol or drugs (other than drugs prescribed by a doctor) × any treatment for drug addiction

General Policy Conditions

- 1) Alteration of Risk
- 2) Arbitration
- 3) Cancellation
- 4) Claims procedure
- 5) Contribution
- 6) Discharge of Liability
- 7) Fraud
- 8) Identification
- 9) Non Disclosure, Misrepresentation or Misdirection
- 10) Reasonable Precautions
- 11) Reinstatement
- 12) Subrogation
- 13) Index Linking
- 14) Long Term Undertaking
- 15) Subjectivity

General Policy Exceptions

We will not provide indemnity in respect of

- (1) any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributory cause or event
 - (a) war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
 - (b) nationalisation, confiscation, requisition, seizure or destruction by any government or any public authority
 - (c) any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) above.

However,

- (1) exceptions (1) (a) (b) and (c) do not apply to the following Sections, when insured by this policy
 - (a) Employee Dishonesty
 - (b) Terrorism
 - (c) Employers' Liability
 - (d) Professional Indemnity
 - (e) Directors and Officers.
- (2) exception (1) (b) does not apply to the following Sections, when insured by this policy
 - (a) Public and Products Liability
 - (b) Personal Accident.
- (2) death or disablement, loss or destruction of or damage to any property, any loss or expense whatsoever, any consequential loss or any legal liability
 - (a) directly or indirectly caused by or contributed to by or arising from
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
 - (b) directly or indirectly caused by or contributed to by or arising from the use of or threatened use of any weapon
 - (i) dispersing radioactive material and/or ionising radiation
 - or
 - (ii) using atomic or nuclear fission and/or fusion or other like reaction.

However,

- (1) exception (2) (b) does not apply to the following Sections, when insured by this policy
 - (a) Employers' Liability
 - (b) Public and Products Liability
 - (c) Personal Accident
 - (d) Business Travel.

- (2) in relation to the Employers' Liability Section, exception (2) (a) only applies when You under a contract or agreement have undertaken to
- (a) indemnify another party
 - (b) assume the liability of another party.

- (3) exceptions (2) (a) and (b) do not apply to the following Sections, when insured by this policy
- (a) Employee Dishonesty
 - (b) Terrorism
 - (c) Professional Indemnity
 - (d) Directors and Officers.

(3)

- (a) Money
- (b) securities or bonds
- (c) jewellery or precious stones
- (d) precious metals or bullion
- (e) furs or curios
- (f) rare books or works of art
- (g) goods held in trust or on commission
- (h) documents or manuscripts
- (i) business books or computer systems records
- (j) explosives
- (k) property in transit

unless specifically mentioned.

However, exceptions (3) (a) to (k) do not apply to the following Sections, when insured by this policy

- (a) Terrorism
- (b) Employers' Liability
- (c) Public and Products Liability
- (d) Commercial Legal Protection.

(4) any claim which arises directly or indirectly from or consists of the failure or inability of any

- (a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
- (b) media or systems used in connection with anything referred to in (a) above

whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date and this includes without any limitation the failure or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of

- i) recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time
- ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and (b) above.

However,

(1) We will not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency arising under any of the following Sections, but only to the extent that such claim would otherwise be insured under that Section

- (a) Property Damage
- (b) Money and Assault
- (c) Engineering
- (d) Business Interruption
- (e) Book Debts.

(2) exceptions (4) (a) and (b) do not apply to the following Sections, when insured by this policy

- (a) Employee Dishonesty
- (b) Loss of Licence
- (c) Terrorism
- (d) Employers' Liability
- (e) Personal Accident
- (f) Professional Indemnity
- (g) Directors and Officers.

Important Information about your Policy

In the event of a claim

Give immediate notice to Aviva Insurance Ltd via the dedicated 24 (twenty-four) hour Claims Service:

Telephone: 0800 015 1498

In respect of Professional Indemnity claims, contact Aviva via email at prclms@aviva.com

Postal Address;

The Senior Claims Manager

Aviva Global Corporate & Specialty

Level 18 St. Helen's

1 Undershaft

London

EC3P 3DQ

Commercial Legal Expenses

As soon as You are aware of an incident, You should get legal advice from the legal helpline on **0345 300 1899** without delay. Please have Your policy number to hand.

If You think that You might need to claim, contact the helpline on **0345 300 1899** and request a claim form.

We can only proceed with Your claim once We have received details of the incident in writing. A claim form is available to download at www.aviva.co.uk/legalprotection

Other Aviva Helplines

As an Aviva customer, you can access additional services to help you keep your organisation running smoothly. For our joint protection telephone calls may be recorded and/or monitored.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and you pay for just the cost of the call.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give you an immediate answer, we will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0447

This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Complaints Procedure

We are dedicated to providing You with a high quality service and if you have any concerns these can be raised with the person you have been dealing with who will assist you.

Any complaint should be addressed in the first instance to your intermediary if applicable. If your complaint has not been resolved and you remain dissatisfied you should write to: aQmen Underwriting Services, Manor House, 19 Church Street, Leatherhead KT22 8DN
Email: enquiries@aqmenunderwriting.co.uk.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone:

0800 023 4567 (Calls from UK landlines and mobiles are free) or

0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

Telephone: 0800 678 1100

Email: enquiries@fscs.org.uk

Website: fscs.org.uk