

Miscellaneous Professional Indemnity Insurance Summary

This document provides a summary of the significant features, benefits and limitations of the cover provided under the Touchstone Underwriting Limited Miscellaneous Professional Indemnity policy, which is exclusively underwritten and administered by Touchstone Underwriting Limited for and on behalf of XL Catlin Insurance Company UK Limited. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available on request.

TYPE OF INSURANCE AND COVER

This policy provides insurance cover for the following:
Miscellaneous trades under a non-investment insurance contract for a 12 month period from the date of acceptance of cover and/or renewal of the contract. Insurance Premium Tax is applicable at the prevailing rate.

Key Features & Benefits


- | | |
|--|--|
|  Civil Liability |  Court Attendance Costs |
|  Loss of Documents |  Cover for Principals |
|  Data Protection |  Defence Costs |
|  Difference in Conditions |  Witness Attendance Costs |

SIGNIFICANT EXCLUSIONS AND EXCESSES

Main Exclusions

- | | |
|--|---|
|  Asbestos |  Known Claims or Circumstances |
|  Death or Bodily Injury |  Medical Malpractice |
|  Deliberate Acts |  Pollution |
|  Fines and Penalties |  Property Damage |
|  Fraud and Dishonesty |  Trading Losses |
|  Insolvency |  Warranties and Guarantees |

Excesses

-  This varies between nil and £500 each and every claim depending on the trade category

OTHER IMPORTANT INFORMATION

Law and Jurisdiction

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

The language of this contract of insurance and all communications relating to it will be in English.

Complaints Procedure

XL Catlin Insurance Company UK Limited are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you have any questions or concerns about the policy or the handling of a claim please contact Touchstone Underwriting through whom this policy was arranged.

If the Policyholder wishes to make a complaint the Policyholder can do so at any time by referring the matter to:

Complaints Manager
XL Catlin Insurance Company UK Limited
20 Gracechurch Street
London
EC3V 0BG

Telephone Number: 020 7743 8487
E-mail: xlcatlinukcomplaints@xlcatlin.com

If you remain dissatisfied after the Complaints Manager has considered your complaint, or you have not received a final decision within eight (8) weeks, you can refer your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44(0)20 7964 1000

Fax Number: +44(0)20 7964 1001

Underwritten by

XL Catlin Insurance Company UK Limited.

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No.423308). Further details can be found on the Financial Services Register at www.fca.org.uk

XL Catlin Insurance Company UK Limited Registered Office 20 Gracechurch Street, London, EC3V 0BG. Registered in England – Company Number 5328622

Arranged by

Touchstone Underwriting Limited

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This is a brief summary document only detailing significant features and exclusions of the policy. Copies of the full policy wording and Conditions of the contract are available on request.