

DSC Insuranceservices

Malpractice/Professional Liability Insurance Policy

Summary of cover

About this document

This document is a summary of the insurance provided and does not contain the full terms and conditions of your insurance. You can find these in the policy wording. This summary is for information only and does not form part of your insurance contract. A copy of the full policy wording is available on request if required before you decide to purchase this cover.

Type of Insurance and Cover:

Malpractice (sometimes called Professional Liability) and Public Liability

The following covers are included as standard:

Section A - Malpractice and Professional Liability

Section B - Public Liability

Section C - Products Liability

Optional extensions:

Business equipment insurance

Employers' Liability

Insurer: Novae Underwriting Limited

Cover specific features and benefits:

Losses-Occurring wording:

Providing the policy is force when an incident happens, then subject to the policy wording, terms and conditions the claim will be dealt with by your insurers.

Territorial Limits:

The policy will insure you to work anywhere in the world (see under*) provided you are normally resident within the Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland. The policy will provide indemnity when you work from your own home, clients' premises, studios, centres or any other premises. If you work from your own property you may wish to consider extending the Public Liability cover to include the Premises Risk, to protect your legal liability to clients who enter your Home/Studio.

**Temporary working overseas (USA and Canada and their territories excluded)*

Limits of cover available:

Standard limit of indemnity £7m unless otherwise stated in the schedule

Significant or unusual exclusions or limitations:

The following is not a list of every exclusion that applies. You can find details of all the standard policy exclusions in the policy wording.

Claims arising from activities that are not related to the Insured's Profession

£250 policy excess applies in respect of third party property loss/damage

There is a nil excess for injury claims

Policy Duration:

12 months unless otherwise stated in the schedule

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How to claim:

Should you need to make a claim under your policy please notify the details immediately by email to DSC Insurance Services at enquiries@dsc-strand.co.uk or by calling us on 01252 735806. A report of the incident will be required together details of the claimant's allegations against you and any correspondence received relating to the matter. You must provide all such information as requested by us and you should not admit liability or attempt to negotiate any settlement of the claim without our written permission.

Law applying to this insurance

Unless specifically agreed to the contrary, this Policy shall be subject to English Law.

Making a complaint:

We always aim to provide a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Please raise your concerns with The Managing Director, DSC-Strand Limited, Swithins, Lodge Farm, Tilford Road, Farnham, Surrey GU9 8HU

If you remain dissatisfied with the way a complaint has been dealt with you may contact:

The Chief Executive, Novae Underwriting Limited, 21 Lombard Street, London EC3V 9AH.

In the event that you are unable to resolve the situation you may, in certain circumstances, contact the complaints Department at Lloyd's at:

Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA

Tel No: 020 7327 5693; Fax No: 020 7327 5225; E-mail: complaints@lloyds.com

Finally, in the event that the Complaints Department is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service (FOS) or other local dispute resolution body. Further details will be provided at the appropriate stage of the complaints process.

Should you follow any of these procedures any right of action you may have will not be affected.

Financial Services Compensation Scheme (FSCS):

Novae Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Our Firm Registration Number is 311833.

Novae Underwriting Limited underwrites business for and on behalf of Syndicate 2007 which is managed by Novae Syndicates Limited. Novae Syndicates Limited is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Registration Number is 204888.

Novae Underwriting Limited

Regulatory status:

Novae Underwriting Limited is authorised and regulated by the Financial Conduct Authority.

Firm Registration Number is 311833.

Novae Underwriting Limited is registered in England No. 3043816. Registered Office: 21 Lombard Street, London EC3V 9AH

Novae are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **they** are unable to meet **their** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.