



PROFESSIONAL INDEMNITY

Policy Summary

PROFESSIONAL INDEMNITY

Policy Summary

This policy is an annually renewable Professional Indemnity insurance, underwritten by Royal & Sun Alliance Insurance plc.

This policy provides protection in respect of civil liability for damages and claimant's costs and expenses incurred in connection with the conduct of your Professional Business. Cover applies to claims first made against you and notified to us during the period of insurance.

In many instances we can provide additional covers in respect of Employers' Liability and Public/Products Liability. Where these covers apply, they will be shown in your quotation or policy schedule.

The information in the following tables gives a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document, a copy of which is available on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Claims
- Law applicable to the policy
- Complaints
- Compensation
- Renewal and cancellation

Table 2 Conditions

The following apply to the policy as a whole. For full details of these and other exclusions and limits please read your Policy Wording/Schedule

Conditions

- The Statement of Fact and any information supplied by you forms the basis of and is incorporated in the Policy
- Claims or circumstances which might reasonably be expected to produce a claim must be notified to us in writing as soon as reasonably possible
- Adjudications must be notified within two working days
- You must notify us within ten working days if you become aware that an ombudsman is reviewing a case connected with your Professional Business
- Where you choose to pay your premium by instalments we reserve the right to terminate the Policy if there is a default in payments

Insured's Contribution and Limits

- The Limit of Indemnity for Civil Liability is specified in the Schedule usually and applies on an "any one claim" basis without aggregate limitation in the Period of Insurance. Defence Costs are payable in addition. (Any variation from the standard basis will be clearly stated in your quotation or Policy Schedule.)
- Your policy may be subject to an Insured's Contribution, which is the amount you must contribute towards settlement of a claim. This will be shown in your policy schedule. No contribution is payable for Defence Costs or Damage to Documents.

OTHER IMPORTANT INFORMATION

Claims

Should you wish to make a claim under your policy please call our claims helpline on 0141 285 8059 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which your business is based. Full details will be provided in your policy documentation.

Complaints

At Insurance2day Insurance Services Limited we pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, we seek to take action to prevent recurrence of a problem.

Insurance2day Insurance Services Limited define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by us.

If you have a complaint, please contact us:

Insurance2day Insurance Services Limited
Turner House
1A Queen Street
Stourbridge
West Midlands
DY8 1TP

Telephone: 01384 442 165

Email: sr@insurance2day.co.uk

Step One

Please note any enquiry or concern about this Policy should be addressed in the first instance to Insurance2day Insurance Services Limited who will aim to resolve your concerns by close of next business day

Step Two

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to RSA's Customer Relations Team who will arrange for an investigation on behalf of their Chief Executive. Their contact details are as follows:

Post: RSA

Customer Relations Team

P O Box 2075

Livingston

EH54 0EP

Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: **Financial Ombudsman Service**
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0800 0234567 (for landline users)
0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION continued

Renewal and cancellation

Shortly before each policy anniversary, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the before the renewal date.

If you pay by direct debit, we will renew the policy and continue to collect payments unless you tell us, before the renewal date, that you wish to cancel the policy. If you pay by any other method, you must submit a further payment if you wish to renew the policy.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex RH12 1XL.
Authorised and regulated by the Financial Services Authority.

This scheme is underwritten by Royal & Sun Alliance Insurance plc
and arranged by Insurance2day Insurance Services Ltd.