

COMBINED INSURANCE POLICY SUMMARY FOR PROFESSIONALS INVOLVED IN TRAINING AND RELATED ACTIVITIES

This policy has been arranged by your broker Pro-Visions Insurance Services Limited with Inspired Underwriting Limited, an Appointed Representative of Insurance and Regulation Group Services Limited. The insurers providing the security for the policy are Catlin Insurance Company (UK) Limited.

SECTION 1 DEFINITIONS

1. This Policy Summary does not contain the full terms and conditions of the Policy, which can be found in the Policy document, and to which the following is subject. Please take time to read the full policy document (copy available upon request) to ensure that you understand the extent of cover provided.
2. The Policy runs between the dates shown as the period of insurance in the Schedule and is renewable annually.
3. You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, English law will apply.
4. Cover

Professional Indemnity ("PI") Insurance

Your PI policy provides cover for civil liability occurring in the course of your business and which results in a third party suffering (and being able to demonstrate) a financial loss.

In addition to the basic cover, your policy also provides many other features and benefits. Please refer to the policy wording for full details of these.

The maximum payable in respect of any one claim is the amount chosen by you and shown as the 'Limit of Indemnity' in the policy schedule. Unless otherwise stated, costs incurred in the defence or investigation of the claim will be paid in addition to this figure.

Unlike most other insurances, PI operates on what is known as a 'claims made basis', meaning that the policy will only provide cover for claims or circumstances **discovered and notified** to the Insurer during the period of insurance, rather than errors or mistakes **occurring** during the period of insurance.

Some of the more significant exclusions include:

 - Death, bodily injury or disease sustained by any person, or damage to their property, unless arising from negligent advice (this is covered by either an Employer's or Public/Products Liability Insurance)
 - the Excess
 - disputes between you and a current or former employee
 - any claim or loss arising out of your use of any motor vehicle in circumstances where the provisions of the Road Traffic Act apply
 - your trading losses or trading liabilities
 - your liability for liquidated damages or penalties, where this liability only exists because of an express guarantee assumed by you under a contract or agreement
 - Asbestos
 - Claims or circumstances arising from any other employment
5. Additional Covers (where selected – please refer to your quotation or policy schedule)
 - a) **Employer's Liability ("EL") Insurance**

Your EL policy is a legal liability insurance that provides cover for claims made against you by, or on behalf of, an employee who is killed, injured or contracts a disease whilst undertaking work for you during the course of their employment.

The maximum payable ('Limit of Indemnity') in respect of any one accident or event is £10m (limited to £5m in respect of Terrorism), which includes costs incurred in the defence or investigation of the claim.

Some of the more significant exclusions include:

 - Death, bodily injury or disease sustained by an employee whilst working offshore
 - Death, bodily injury or disease sustained by any person other than an employee (this is covered by a Public/Products Liability Insurance)
 - Damage to third party property (this is covered by a Public/Products Liability Insurance)
 - b) **Public & Products Liability ("PL") Insurance**

Your PL policy is a legal liability insurance that provides cover for claims made against you by, or on behalf of, any party who is killed, injured or contracts a disease (except for an employee), or whose property you damage as a result of your business activities.

The maximum payable in respect of any one claim is the amount chosen by you and shown as the 'Limit of Indemnity' in the policy schedule. Unless otherwise stated, costs incurred in the defence or investigation of the claim will be paid in addition to this figure.

Some of the more significant exclusions include:

 - Death, bodily injury or disease sustained by an employee whilst in the course of their employment (this is covered by an Employer's Liability Insurance)
 - Pollution (although some cover is provided arising from 'sudden and unexpected' incidents)

- Professional advice provided for a fee (this is covered by a Professional Indemnity Insurance)
- the Excess
- Asbestos

c) **Legal Expenses Insurance**

Provided in partnership with DAS Legal Expenses Insurance Co Limited, this cover provides insurance protection against the unpredictability of potential legal or taxation problems up to a maximum of £100,000.

d) **All Risks Insurance on Business Equipment / Business Interruption Insurance**

This provides cover against loss or damage to your business equipment, as well as providing insurance cover against loss of earnings should your business activities be interrupted by an insured peril. In both cases the sum insured is dependent upon the option you select.

Some of the more significant exclusions include:

- Wear and tear
- Losses from an unattended vehicle (unless certain security precautions have been taken)
- Mechanical and/or electrical breakdown

Minimum Protections Condition

It is a condition precedent to the liability of the **Insurer** that the following protections be fitted to the under-mentioned doors, windows and other openings (where these are under your control) and put into full and effective operation whenever the **Premises** are closed for business or left unattended:

- (a) On timber final exit doors:
- (i) if single leaf, a mortice deadlock conforming to BS3621 with boxed steel striking plate of a minimum 150mm in length
 - (ii) if double leaf
 - (a) on the first closing leaf flush or barrel bolts at least 200mm long top and bottom or key operated locks or bolts top and bottom
 - (b) on the second closing leaf a mortice deadlock conforming to BS3621 or a good quality padlocking bar and padlock with at least 5 levers
 - (iii) if single or double leaf and also outward opening, hinge bolts top and bottom.
- (b) On all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by you or to any adjoining premises (but excluding fire exit doors):

(i) if single leaf, a mortice deadlock conforming to BS3621 or key-operated mortice rack bolts top and bottom

(ii) if double leaf, on the first closing leaf flush or barrel bolts at least 200mm long top and bottom, or key operated locks or bolts top and bottom and on the second closing leaf a mortice deadlock conforming to BS3621 or a good quality padlocking bar and padlock with at least 5 levers

(iii) if single or double leaf and also outward opening, hinge bolts top and bottom.

- (c) A cylinder mortice deadlock on external aluminium doors.
- (d) A panic bar, redlam bolt and hinge bolts top and bottom on all fire exit doors
- (e) On opening basement and ground floor windows and fanlights, and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes (but excluding windows fanlights and skylights fitted with bars or grilles) either:
 - (i) key-operated window locks with the keys removed when in operation, or
 - (ii) solid steel bars (not less than 18mm in diameter and not more than 125mm) securely fixed to the brickwork or masonry surrounding the window.

Any alternative fastenings must be agreed by the **Insurer**.

- 6. Claims are to be notified **in writing** to:
 - Pro-Visions Insurance Services Limited
 - 19 East Street,
 - Okehampton,
 - Devon
 - EX20 1AT
- 7. The PI Policy contains a provision at Section 11 for complaints to be made to:
 - The Complaints Manager
 - Catlin Insurance Company (UK) Limited
 - 3 Minster Court,
 - Mincing Lane,
 - London
 - EC3R 7DD

and, should you ("the policyholder") remain dissatisfied, you may be able to approach the:

Financial Ombudsman Service
 South Quay Plaza,
 283 Marsh Wall,
 London
 E14 9SR