



TOKIO MARINE  
HCC

# Summary of Cover

## Miscellaneous Business Professional Multi Risk Insurance

# WORDING: PMR CIPD CIVIL AOC 1117

## SUMMARY OF COVER

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

## SECTION 1:

### PROFESSIONAL INDEMNITY INSURANCE

#### Key features of the cover

- Insurance Act 2015 Compliant.
- Cover is provided on a civil liability basis and specifically provides cover for claims made against the Insured for legal liability arising from:
  - **Breach of professional duty;**
  - **Dishonesty of employees;**
  - **Libel or slander;**
  - **Unintentional breach of confidentiality;**
  - **Unintentional infringement of intellectual property rights.** (Many insurers limit this cover to copyright only);
  - **Loss of or damage to documents.**
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit £25,000 in the aggregate).
- Costs of representation at any inquiry which has a direct relevance to any claim or circumstance (The Insurer's total liability under this Insuring Clause & Costs of criminal proceedings shall not exceed GBP 250,000 in the aggregate).
- Costs of criminal proceedings cover (The Insurer's total liability under this Insuring Clause & Costs of representation shall not exceed GBP 250,000 in the aggregate).
- Data Protection cover. This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act (The Insurer's total liability shall not exceed GBP 250,000 in the aggregate).
- Irrecoverable Fees. Often claims can be avoided (and therefore business relationships saved) by consideration being given to waiving outstanding fees owed. Where it can be shown that the pursuit of such fees would result in a greater counter-claim then the cover allows us to work with the Insured closely and potentially reimburse the outstanding fees.
- Defence costs (lawyers, court costs, experts etc.) which are payable in addition to the Indemnity Limit.
- Cover for breach of contractual duty to exercise reasonable skill & care
- Compensation for Court Attendance (daily rates apply).
- Indemnity to Principals.
- Reputation management (up to a maximum of GBP 50,000 in the aggregate in the Period of insurance).
- Mergers and acquisition cover.
- Cover for sub-contractors working under the Insured's supervision.
- Mitigation of loss cover for rectifying a problem which otherwise would lead to a claim.

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## Main exclusions

- Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, (although we may be able to quote separately for this if required), Property, Land etc.
  - Whilst our standard cover gives protection for work undertaken anywhere it does exclude North American Jurisdiction. We can normally extend the cover on request.
  - War, Terrorism & Nuclear risks.
  - Seepage and Pollution; Asbestos and Toxic Mould.
  - The Excess.
  - Claims and circumstances known at inception of cover.
  - Trading losses, fines and penalties.
  - Insolvency or bankruptcy of the Insured
  - Viruses
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# SECTION 2:

## GENERAL LIABILITY INSURANCE

### Key features of the cover

- Insurance Act 2015 compliant

### Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

### Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of Insurance

### Additional Benefits:

- Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
  - Indemnity to Principals.
  - Defence costs arising from the following:
    - i. representation at any Coroner's Inquest or Fatal Accident Inquiry;
    - ii. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;
    - iii. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission;
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Tel +44 (0)20 7702 4700  
mail@tmhcc.com  
tmhcc.com/international

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