



## POLICY SUMMARY – MISCELLANEOUS

Some important facts about your professional indemnity insurance cover are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

### 1. Type of cover and duration

The insurance provided is professional indemnity insurance of Royal & Sun Alliance Insurance plc which is a type of liability cover. The duration of the cover is twelve months unless otherwise stated. Claims and circumstances have to be notified during the period of insurance.

### 2. About your professional indemnity insurance cover

#### Features and benefits included

#### Section 1

1. Breach of Duty

2. Loss of Documents

#### Significant exclusions or limitations

#### Section 4

1. Previous Circumstance or Claim

13. USA or Canada Judgments

2. Product Liability

14. Nuclear Risks

3. Other Business or Occupation

15. War or Terrorism Risks

4. Public Liability

16. Computer System Records

5. Employer's Liability

17. Pollution or Contamination

6. Employment Disputes

18. Cyber Liability

7. Contractor

19. Asbestos

8. Ownership, Use, Occupation or Leasing Property

20. Insolvency

9. Road Traffic Acts

21. Insurance or Financial Services

10. Trading Losses

22. Termination of Practice

11. Territorial

23. Dishonesty or Fraud

12. Jurisdiction

24. Retroactive Date

### 3. Cancellation

We hope you are satisfied with the cover this policy provides. There is no express provision in the policy for you to cancel it before the end of the period of insurance. Depending upon the circumstances we may agree with you to cancel the policy before the end of the period of insurance.

### 4. Making a claim

If you have a claim please ring us as soon as possible to tell us about it. You can do this by addressing your claim to us as set out below:

In writing Professional & Financial Risks Claims, 200 St Vincent Street, Glasgow G2 5SG  
By fax 0141-285-8231

You are required to notify us without delay of any;

- claim against you;
- circumstance likely to give rise to a claim or loss under the policy;
- any loss or event that will or maybe the subject of an indemnity under the policy;

Full details of the notification obligations are contained in the policy document.

### 5. Financial Services Compensation Scheme

We are a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim.

#### Other Important Information

Law applicable to the Policy

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Insurance shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

#### **Complaints Procedure**

We aim to provide you with 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.

#### **Our complaints process**

Initially please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing

#### **Customer Relations Contact Details**

##### **PI Direct**

Customer Relations Office  
Bowling Mill  
Dean Clough Industrial Estate  
Halifax  
HX3 5WA  
Telephone: 0800 1076161  
Fax: 01422 325227  
Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

#### **What to do if you are still not satisfied**

If you are still not satisfied, Royal & Sun Alliance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

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

Telephone: 0845 0801800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### **Your rights**

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.