



Key Facts

Freelance insure professional indemnity

This document is a summary of the insurance cover and restrictions and not personalised to your individual needs.

Insurer: This policy is underwritten by Markel International Insurance Company Ltd

Professional liability cover is on a 'claims made' basis which provides cover for claims **which are made and notified to us during the Period of Insurance**

Cover

Covers your legal liability for any civil liability* arising from your professional services in connection with your business (provided these have been declared to and accepted by us)

In addition, cover is provided for loss of documents (up to £250,000 or limit shown on schedule, whichever is lower)

Cover is available as standard with the limit applying on aggregate basis where the total limit of indemnity applies to all claims (including costs and expenses) in the period of insurance or with the limit applying separately to each claim made in the period of insurance.

***N.B.** a civil liability is any liability you may incur other than a criminal one. It therefore includes, amongst others, negligence, unintentional breach of confidentiality and/or copyright, defamation.

Principal exclusions

- fines and penalties
- claims involving mould
- claims resulting from ownership of land, buildings or vehicles or craft
- certain dishonest and malicious acts
- agreement to pay penalties or liquidated damages
- responsibility for the acts of other parties in any consortia and joint ventures
- circumstances known at inception
- pollution
- claims made by anyone having a financial interest in your business
- trading losses
- asbestos
- certain intellectual property rights
- design and construct / supply
- infringement of patent
- Losses arising from unauthorized acts resulting in disruption or failure of any computer equipment (cyber incidents)

Principle conditions

All Insuring Clauses

- **immediate claims notification**
- claims notification and handling requirements
- subrogation rights
- consequences of fraudulent claims
- contract of insurance subject to English or Scottish law (as appropriate)
- all equipment to be calibrated and/or maintained in accordance with manufacturers recommendations
- waiving of our rights following your unintentional non-disclosure or misrepresentation

How to cancel this policy

You can cancel this insurance at any time by writing to us. We can cancel this insurance by giving you 30 days written notice. We will only do this for a valid reason, examples of valid reasons are:

- a change in risk occurring which means we can no longer provide you with insurance cover
- non-cooperation or failure to supply any information or documentation we request.

You may be entitled to a refund of premium subject to a deduction for anytime for which you have been covered and that no claims have been (or agreed to pay) paid. However please refer to full policy wording for terms that will apply.

Cooling-off period

This policy has a cooling-off period of 14 days from either:

- the date you receive this insurance policy, or
- the start of the period of insurance shown in the policy schedule

whichever is the later.

This information only highlights the keys areas of cover. Please refer to the policy wording and schedule of cover issued to you for full terms, conditions and exclusions that will apply to you when taking out a policy.

Markel International Insurance Company Limited

20 Fenchurch Street, London EC3M 3AZ

www.markelinternational.com

Registered at the above address. Registered in England number 966670 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

How to make a claim

If you want to make a claim under this policy, contact us by

- writing to our claims team at Markel (UK) Limited, Verity House, 6 Canal Wharf, Leeds LS11 5AS, or
- emailing our claims team on claimsuk@markel.com quoting your policy number and the name of the policyholder shown in the policy schedule.

If you wish to discuss a claim under your policy you can do so by phoning 0345 355 2227

Complaints

In the event that you remain dissatisfied or have any complaints about your policy or the handling of a claim and wish to make a complaint you can do so at any time by either writing to:

Legal and Regulatory
Markel International Insurance Company Ltd
20 Fenchurch Street London EC3M 3AZ

or emailing complaints@markel.com

Complaints that cannot be resolved in this way may be referred to the financial Ombudsman Service.

You can find out more information on the FOS at www.financial-ombudsman.org.uk

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