

POLICY SUMMARY

Please read carefully and retain



Professional Indemnity Insurance for Architects & Engineers



Intasure Professional Indemnity Insurance for Architects & Engineers

Policy Summary

WHAT IS A POLICY SUMMARY?

This document provides key information about the Professional Indemnity Insurance. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Professional Indemnity Insurance for Architects & Engineers policy wording and its accompanying Schedule.

We strongly advise You to review your policy periodically to make sure it meets the insurance cover requirements you requested.

Your policy has many terms and conditions, some of which may only be relevant in specific circumstances. These terms may be amended in individual cases depending on the nature of the risks being insured and the cover You have requested. Your policy schedule shows the changes to the policy wording that apply to your cover and may also set out warranties to describe actions that You must take (or avoid) for your cover to be valid.

If you would like a copy of the full policy wording or have any questions, please contact us or you can download from www.intasure.com/business

Policy name: Professional Indemnity Insurance for Architects & Engineers

Type of insurance: Professional Indemnity

Underwritten by: Channel Syndicate 2015 at Lloyd's

DURATION OF CONTRACT

Insurance contracts run for a period of 12 months. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

COOLING OFF PERIOD

You have a legal right to cancel your policy, for any reason, subject to no claims or circumstances having occurred, after receiving your policy documentation following the inception of the contract.

The cancellation period is 30 days from the day after you receive this information, following the inception of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of the administration/transaction fees with a pro rata amount being charged for the period of cover.

You will need to provide us with a written request to cancel either by email or letter, before the expiry of the 30 days to the following address:

Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Insurer Cancellation Rights - We may cancel your policy or any part thereof by sending 30 days' notice by letter to you at your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance.

Where a claim has been made during the current period of insurance the full annual premium will still be payable despite cancellation of cover and no refund or credit of premium will be due. We reserve the right to deduct this from any claim payment.

HOW TO MAKE A CLAIM

To register a claim and obtain a claim form, please contact Intasure on 0345 111 0672.

HOW TO MAKE A COMPLAINT

If you have any questions or concerns about your insurance or the handling of a claim, you should contact:

The Managing Director
Intasure
AMP House
Dingwall Road
Croydon CR0 2LX

Tel No : +44(0)208 276 6777
Policy Queries E-mail: admin@intasure.com
Claims Email: claims@intasure.com

If you are not satisfied and wish to make a complaint, then Intasure will forward the matter on to the Insurer's complaints team:

The Channel Syndicate
10 Lime Street
London
EC3M 7AA

Tel: +44 (0)20 3535 5070

E-mail: Complaints@channel2015.com

In the event that you remain dissatisfied with us then you may refer the matter to the Complaints team at Lloyd's:

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Should you remain dissatisfied, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service (FOS)

Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9 123 (if calling from a mobile)

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

Website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Channel Syndicate 2015 at Lloyd's 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 website: www.fscs.org.uk.



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Significant Features & Benefits	Significant Exclusions or Limitations	Where Found	
<ul style="list-style-type: none"> Civil liability claims occurring because of your Business and where not specifically excluded elsewhere. 	<ul style="list-style-type: none"> Under insuring clauses 1.1 (other than in respect of Defence Costs and Expenses), the Insurer's liability shall not exceed the Limit of Indemnity in respect of any one Claim The excess applicable to Insuring Clause 1.2 Loss of Documents is GBP 2,500 each and every claim and loss. No indemnity for documents kept in magnetic or electronic form unless such document is duplicated and stored separately as a back-up off site or in a secure fire proof safe. No cover for circumstance(s) that a reasonable person would believe could give rise to a liability under this policy and which circumstance(s) was (or were) or ought to have been known to you prior to the Period of Insurance. No liability for trading losses/liabilities incurred by you or by any business managed by or carried on by or on behalf you, including but not limited to any loss of client account and/or custom. No cover for fraudulent acts or omissions. No cover for Nuclear and War. No liability for any ionising radiation or contamination by radioactivity from any nuclear fuel/waste or combustion of nuclear fuel; or radioactive/toxic/explosive/hazardous properties of any explosive nuclear assembly/ component thereof. . No cover for claims arising from the ownership, possession or use of any aircraft, watercraft, hovercraft, motor vehicle, trailer, or other means of transport, or any buildings, structures, premises or land or any property (mobile or immobile).. No cover for claims for breach of any obligation owed by you as an employer to any Employee or former Employee or applicant for employment. No cover for claims for goods and services unless such claim arises directly from negligent advice and/or negligent design/ specification by you or any Employee or any other person, firm or company, directly appointed by or acting for or on behalf of you in the course of your Business. No cover for any contract for the provisions of services to you. No liability cover for you acting as a building or engineering contractor. No cover for asbestos or fungi. 	Insuring Clauses 1.1	Limit of Indemnity 2.1
<ul style="list-style-type: none"> Loss of documents - cost incurred to repair, replace or reconstruct unintentionally destroyed, damaged, lost or mislaid documents.. 		Insuring Clauses 1.2	Excess 3.1
<ul style="list-style-type: none"> Defence costs and expenses arising out of the conduct of the Professional Business in respect of offences or alleged offences under the Data Protection Act 1998, or similar legislation. 		Insuring Clause 1.3	Insuring Clauses 1.2
<ul style="list-style-type: none"> Criminal proceeding Defence Costs and Expenses under the Construction (Design and Management) Regulations 2007, first brought against you and Notified during the Period of Insurance where the Insurer reasonably believes that defending such Proceeding could protect you against a Claim arising from your Business which would otherwise be covered under the policy. There is no indemnity for any fine or penalty. 		Insuring Clause 1.4	Exclusions 4.1
<ul style="list-style-type: none"> Defence Costs and Expenses for representation at any hearing, tribunal or proceeding where you are compelled to attend and where the Insurer reasonably believes that your representation could protect you against a Claim arising from your Business which would otherwise be covered under this policy involving an occurrence first discovered and Notified during the Period of Insurance. 		Insuring Clause 1.5	Exclusions 4.3 Exclusions 4.5 Exclusions 4.7 Exclusions 4.9
<ul style="list-style-type: none"> Defence Costs and Expenses with the prior written and continuing consent of the Insurer. 	Insuring clauses 1.6	Exclusions 4.10	
			Exclusions 4.16 Exclusions 4.17 Exclusions 4.27 Exclusions 4.28

Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We can only offer products from a limited number of insurers for professional indemnity insurance.

3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above.

5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Tel: 020 8274 6777

Email: complaints@intasure.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

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

Website: www.financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Website: www.fscs.org.uk

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100

8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.