

Professional Indemnity Insurance Policy Schedule



Policy number:	QCL/PI/2017/371409			
Policy form:	Qscheme Wording 0716			
Policy holder:	qahorizon			
Address:	2b addiscombe court road, croydon, CR0 6TQ			
Trade / Business:	IT Contractor			
Period of insurance:	From:	16/03/2017	To:	15/03/2018

Professional Indemnity Insurance	
Limit of indemnity:	£1,000,000 Any one claim
Excess	£250 (each and every claim excluding defence costs)
Retroactive date:	None
Conditions:	Geographical limits: Worldwide Jurisdiction: Worldwide excluding USA/Canada

Total net quoted premium:	£173.45
Insurance premium tax:	£17.35
Total gross quoted premium:	£190.80

Authorised Employee
Signed by Qdos Broker & Underwriting Services Limited
On behalf of HCC International Insurance Company PLC

Date:	16/03/2017
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PROFESSIONAL INDEMNITY NOTICE TO INSURED

HERE is your Policy/Certificate of Insurance. Please check it very carefully and ensure that it is accurate and precisely meets your requirements. If there is any error, or anything that you do not understand, please contact your broker straightaway.

ALL insurances contain conditions, exclusions, and some contain warranties (which if they are breached may well void the insurance completely). It is vital that you are familiar with the obligations imposed upon you by the terms of this cover and the limitations of its scope.

IF you become aware of any claims or circumstances which could lead to a claim being made, you must notify your insurers immediately and in writing. Failure to do so could prejudice your position. Notifiable circumstances cannot easily be categorised. Many situations can be recognised as potential claims before they actually become formal legal actions. You should look carefully at the notification provisions of your cover and be sure to follow them.

Danger signs include:

1. A verbal complaint from a dissatisfied customer or a threat of "taking the matter further".
2. A letter of complaint alleging neglect, error or omission.
3. A customer refusing to settle or delaying settlement of an account for an unreasonable length of time.

THESE are indications of the type of circumstances that might arise but are not fully exhaustive. If you are in any doubt as to whether a particular situation constitutes something that should be notified to your insurers, it is probably best to notify it in order to keep your interests protected.

APART from notifying us immediately when you become aware of a "circumstance" you should be careful not to prejudice you or your Insurers' position. This means that, ideally, you should do nothing. If you must, say that you are "looking into the problem" or some such holding remark or letter. Sometimes, what you can see as a very sensible step to take might, with hindsight, appear to have made the situation worse. This might leave you without insurance if the move was not sanctioned by your Insurers.

YOU should inform your broker immediately if there are changes to your business. Arrangements can then be made to amend your cover, if necessary. Failure to do this could lead to an uninsured loss. Only you know everything about your business, so the responsibility for full disclosure of information, both before and after cover commences, is yours. You should therefore check the accuracy of the information that you have provided.

LEGAL HELPLINE

As a valuable customer you have the benefit of having access to the legal helpline provided by DAC Beachcroft Solicitors. The helpline will provide you with up to 30 minutes free advice on any day to day legal issues you may have. This helpline is available during office hours, with any calls received out of hours being returned the next working day.

Helpline number: 0113 251 4943

COMPLAINTS

WE recognise the importance of service and set ourselves high standards. But things can go wrong in any business. If, for any reason, we have not met your expectations then we would like to know. This helps us to improve and enables us to look into your problem. Should this happen then:

1. In the first instance, speak to the person who arranged the policy for you.
2. If you remain unhappy, then our Compliance Officer will be pleased to investigate your complaint. Please write, telephone or fax:

1 Aldgate, London, EC3N 1RE

Tel: 020 7702 4700 Fax: 020 7626 4820 Web: www.hccint.com/pi

THANK YOU FOR PLACING YOUR BUSINESS WITH
HCC International Insurance Company Plc.