superscript

# Summary of cover

## Essential covers for professionals

This document is a summary of the insurance offered, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

## Public liability features and benefits

| **Cover offered** | **Standard cover** |
|---|---|
| Legal liability (including claim costs) for accidental injury, damage to material property and nuisance or wrongful arrest for the business activities of permanent employees | Flexibility to select between a £1million and £5million limit of cover |
| For work within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Cover extends to temporary visits elsewhere, by persons ordinarily resident in Great Britain where no manual work is involved | Included |
| Compensation for court attendance | £250 per day for each day that your attendance is required |
| Contingent motor liability | Included |
| Indemnity to principals | Included |
| Data protection cover | £1million in any one period of insurance |
| Defective Premises Act cover | Included |
| Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence | £1million in any one period of insurance |
| Personal liability whilst anywhere in the world temporarily in connection with the business | The limit of cover will be the same as the standard cover |
| Legal costs in respect of an alleged breach of statutory duty under Health and Safety, Consumer Protection or Food Safety legislation | £1million in any one period of insurance |
| Temporary employees provided that the total number of working days for all temporary employees is less than 50 days in any one period of insurance | Included |
| Sudden, identifiable and unexpected pollution and contamination | Included |

## Employers liability features and benefits

| Cover offered | Available cover |
|---|---|
| Limit of Indemnity A – all incidents except any arising from terrorism | £10million |
| Limit of Indemnity B – all incidents arising from terrorism | £5million |
| For work within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Cover extends to temporary visits elsewhere, by persons ordinarily resident in Great Britain where no manual work is involved | Included |
| Compensation for court attendance | £250 per day for each day that your attendance is required |
| Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence | £1million any one period of insu1rance |
| Indemnity to principals | Included |
| Legal costs arising in respect of an alleged breach of statutory duty under Health and Safety legislation | £1million any one period of insurance |
| Temporary employees provided that the total number of working days for all temporary employees is less than 50 days in any one period of insurance | Included |
| Injury to working partners | Included |
| Compensation for unsatisfied court judgements | Included |

## Business equipment features and benefits

| Cover offered | Available cover |
|---|---|
| All risks subject to certain exclusions | Included |
| Applies to office and business equipment including portable electronic equipment belonging to, borrowed or leased by you, your partner, principals, directors or employees and used in connection with the business | Maximum sum insured £10,000 with a single article limit of £2,500 |
| Automatic reinstatement of sum insured | Included |
| Financial interest cover | Included |

superscript

## Personal accident features and benefits

| Cover offered | Available cover |
|---|---|
| Applies to selected employees up to 75 years of age | Flexibility to select between a £2,000 and £5,000 limit of cover |
| Capital benefits payable for death, loss of sight, hearing or speech, loss of limb and permanent total disablement | Flexibility to select between a £2,000 and £5,000 limit of cover |
| Disappearance of an insured person | Included |

## Excesses

| Section | Standard excess |
|---|---|
| Public liability | £100 (or £250 or £500 for certain trades) |
| Business equipment | £250 |

## Significant or unusual exclusions and limits

| Exclusion, condition or limit | Applicable sections |
|---|---|
| You must tell us about any change or alteration in risk which may affect this insurance | All |
| Acts of fraud and intentional acts by you or employees exclusion | All |
| You must disclose all information relevant to this insurance and not make any statement which is incorrect | All |
| Reasonable care condition | All |
| Fines and penalties exclusion | Public liability and Employers liability |
| Offshore exclusion | Public liability and Employers liability |
| Liability excluded where compulsory motor insurance is required | Public liability and Employers liability |
| Foreign manual work exclusion | Public liability and Employers liability |
| Asbestos liability exclusion | Public liability |
| Liability assumed by agreement or contract condition exclusion | Public liability |
| Aircraft and watercraft exclusion | Public liability |
| Airside exclusion | Public liability |
| Damage to goods supplied or used and completed works exclusion | Public liability |
| Design, advice and treatment exclusion | Public liability |

| | |
|---|---|
| Electronic data exclusion | Public liability |
| Injury to employees exclusion | Public liability |
| Exclusion of pollution and contamination unless caused by a sudden and unforeseen incident at a specific time and location | Public liability |
| Damage to property owned or in your custody or control exclusion | Public liability |
| Costs of recalling, modifying, disposing of or making refunds for goods or materials supplied or used exclusion | Public liability |
| Rectification of defects exclusion | Public liability |
| Armed forces exclusion | Personal accident |
| Chemical weapon exclusion | Personal accident |
| Criminal act exclusion | Personal accident |
| Deliberate act exclusion | Personal accident |
| Drugs and alcohol exclusion | Personal accident |
| Flying exclusion other than as a passenger | Personal accident |
| Hazardous pastimes exclusion | Personal accident |
| Pre-existing condition or disorder exclusion | Personal accident |
| Self inflicted injury, suicide, insanity exclusion | Personal accident |
| Change in circumstances condition | Personal accident |
| Claim evidence condition | Personal accident |
| Mechanical or electrical breakdown exclusion | Business equipment |
| Electronic equipment exclusion | Business equipment |
| Sonic bangs exclusion | Business equipment |
| Theft or attempted theft from an unattended vehicle exclusion | Business equipment |
| Loss due to unexplained disappearance or inventory shortage exclusion | Business equipment |
| Wear and tear exclusion | Business equipment |
| Date recognition exclusion (damage caused by the failure of equipment to correctly recognise the correct date) | Business equipment |
| Loss or damage due to terrorism | Business equipment |

superscript

## Policy duration

This is an annually renewable policy that can be cancelled at any time by providing 30 days' notice.

## Sums insured

Correct values of risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount that we pay you in the event of a claim being reduced.

## Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## Making a complaint

If you have a complaint about your policy you should contact AXA via the contact details listed in the policy wording.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If AXA have given you their final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation for the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).