



JSA Services Ltd
Group Insurance Policy Terms

1. The insurance product offered by JSA is designed for single person limited company contractors, with no additional fee earners within the business;
2. The contractor to be insured does not carry out any work in USA or Canada or any work subject to USA or Canadian Law;
3. The contractor to be insured is not required to have a specific Professional Indemnity policy wording as part of their membership of a Professional Body such as ARB, FCA, ICAEW, RICS, SRA or similar;
4. The contractor to be insured does not carry out any Offshore work, Safety Critical Rail work, Asbestos Related work or work which requires Medical Malpractice insurance;
5. The limits and excesses applicable to the insurance product on offer are:
 - a. Professional Indemnity - £5,000,000 any one claim and in the aggregate. A £500 excess each claim or loss applies to this cover.
 - b. Employers Liability - £10,000,000 any one occurrence reduced to £5,000,000 in respect of terrorism. No excess applies to this cover.
 - c. Public / Products Liability - £5,000,000 any one claim but Products Liability is in the aggregate. A £250 excess applies to property damage claims and this increases to £2,500 for property damage claims arising from the use of heat.
6. The Use of Heat Away from Premises Clause can be found in the Policy Summary [here](#) is relevant to any of those contractors who will use heat as part of their job;
7. The Special Limits Clause is relevant to any of those contractors who work in high risk industries or sectors as specified in the Policy Summary [here](#);
8. The Policy Wording applies to all contractors who accept the above basis of insurance.

NB – should a single person limited company contractor’s circumstances change at any stage and they can no longer agree with the above statements then they should contact JSA immediately to ascertain if separate specialist cover should be arranged via an insurance broker. Failure to do so could result in a contractor being uninsured in the event of a claim.