



Key Facts - Block Combined

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

Cover

Professional liability

You need to check your policy schedule to see if this cover is provided.

Covers your legal liability for any negligent act, error or omission arising from your professional services to your personal service companies.

Covers your legal liability for any negligent act, error or omission arising from your professional services undertaken by your personal service companies.

Covers the personal service company's legal liability for any negligent act, error or omission arising from their services.

The limit of indemnity applies to each claim (including costs and expenses) and in total for the period of insurance.

Employers' liability

You need to check your policy schedule to see if this cover is provided.

Covers your legal liability for up to £10,000,000 to employees injured whilst in your employment.

The limit of indemnity (including costs) applies to each claim. The total amount payable in the period of insurance is unlimited.

Public/Products liability

You need to check your policy schedule to see if this cover is provided.

Public liability

Covers your legal liability for injury to any person (other than employees) and/or loss of damage to property; libel, slander and defamation; wrongful arrest etc; trespass or nuisance arising from your business and occurring within the united kingdom during the period of insurance.

Products liability

Covers your legal liability for injury, loss or damage arising from the sale, supply, etc of goods or products from within the United Kingdom.

Principle exclusions

- fines and penalties
- claims involving mould
- coronavirus exclusion
- war and terrorism
- radioactive contamination
- confiscation
- electronic data

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

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

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.

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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