

SUMMARY OF COVER PROFESSIONAL & PUBLIC LIABILITY INSURANCE FOR EDUCATIONAL CONSULTANTS

This commercial insurance policy underwritten by RSA is designed to meet the demands and needs of Private Limited Companies, Partnerships or Individuals who wish to insure for claims arising from errors, omissions or negligent advice occurring during the course of their business activities.

WHAT IS INSURED

Claims first made under the Professional Indemnity Section against the policyholder and notified to the Insurer during the policy period in respect of Civil Liability incurred in connection with the conduct of professional business services insured by this policy.

Other covers include:-

- Accidents happening in the course of the business during the policy period causing personal injury or property damage
- Defence costs incurred with insurers consent.
- Loss of or damage to documents (£250,000 in any period of insurance).
- Compensation for court attendance (up to the limits insured)
- Damages arising from breach of Defective Premises Act 1972

KEY EXCLUSIONS

- The excess stated in the policy certificate
- Bodily injury to employees
- Contractual liabilities and guarantees
- Any claim arising from the provision of advice, design or specification relating to the manufacture, construction, erection or installations, supply of materials or equipment.
- Directors and Officers Liability
- Dishonesty
- Employment
- Fines, penalties and punitive charges
- Damages or other monetary awards arising out of any North American claim where it has been brought in a North American Court

LIMITS OF INDEMNITY

The maximum payable under this policy is the limit of indemnity as shown in the Policy Certificate.

For the purposes of this insurance all claims arising from any one or a series of occurrences consequent upon or attributable to one source or original cause will be regarded as a single claim.

This Summary is not intended to be exhaustive and does not in any way alter the Terms and Conditions of the policy. In the event of conflict the Terms and Conditions of the policy will take precedence over this summary. The policy may also contain warranties and conditions precedent to liability, compliance of which is necessary to maintain the validity of cover. You are strongly recommended to read such conditions and warranties and advise us if compliance is not possible.

This scheme is underwritten by Royal & Sun Alliance Insurance plc and arranged by James Hallam

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