Professional Indemnity Insurance
This summary highlights the main benefits, limitations and exclusions of our Professional Indemnity Insurance. It does not include all of the policy terms and conditions; these can be found in the full policy wording. We recommend that you review your cover periodically to ensure that it continues to meet your needs.

Insurer
This policy has been arranged by Avid Insurance Services Limited and is sold and administered by Larsen Howie Limited. It is underwritten by Argo Global International Holdings Ltd, Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. Avid Insurance Services Limited, Larsen Howie Limited and Argo Global International Holdings Ltd are authorised and regulated by the Financial Conduct Authority. Argo Global International Holdings Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Who is Covered
The Insured shall include the following persons but only in respect of work undertaken for and on behalf of the Insured:
1. Any Person who at any time is has been or may become during the period of this Insurance a partner or director
2. Any Person who is or has been employed under a contract of service including Self Employed persons
3. The estates or the legal representatives in the event of the death or incapacity of the Insured or any of the persons defined in 1 or 2 above.

What is Covered
1a. Civil liability
1b. Defence costs
2. Awards by ombudsmen
3. Loss of or damage to documents
4. Data protection legislation prosecution defence costs
5. Compensation for court attendance
6. Indemnity to specialists and sub contractors
7. Indemnity to principles
8. Retroactive cover

Significant and Unusual Exclusions or Limitations
See the General Conditions, Exclusions and Definitions sections of the Policy Wording for full details. The Insurer shall not be liable in respect of claims arising from or relating to:

- Adjudication or arbitration
- Asbestos
- Bodily injury to an employee
- Bodily injury to any other person or loss or damage to property
- Contractual liabilities and guarantees
- The supply of hardware other than any advice given in connection with its supply
- Claims against the insured in the their capacity as a director for their performance or non-performance of duties
- Dishonest and fraudulent acts
- Prospective, current and former employees for employment related libel or breach of any employment contract etc
- North American jurisdiction and operations
- Pollution, seepage or contamination of any kind
- Previous claims or circumstances
- Trading losses or liabilities incurred by the insured or any business managed by or carried out by the insured
- War risk or terrorism

This Policy Does Not Cover
- The insured where they would, but for the existence of this insurance, be entitled to indemnity under any other policy or policies. The insurer shall not be liable except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected
- The insured where they have insurance cover in place in excess of that provided within this policy
- A person who is not a party to this insurance
- The insured where the premium has not been paid to the insurer within 60 days, or when a premium instalment is due
- The insured where in doing so would breach any prohibition or restriction imposed by law or regulation
IMPORTANT INFORMATION YOU HAVE GIVEN US

In deciding if to accept this policy and in setting the terms and premium, we rely on the information you give us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat the policy as if it never existed and decline all claims.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your policy and any claim. For example, we may:

- treat the policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your policy in accordance with the Cancellation Right below.

We or your insurance broker will write to you if we:

- intend to treat your policy as if it never existed; or
- need to amend the terms of your policy.

If you become aware that information you have given us is inaccurate, you must inform your broker as soon as practicable.

Duration of Cover

Your insurance starts at the time of purchase, renewal date or policy start date, whichever is the latter and lasts for a period of twelve months provided you pay for your premium when it is due. The annual premium you pay is confirmed at the time of purchases or renewal.

Cooling Off Period

If you decide that for any reason a policy does not meet your needs then please inform us within the fourteen (14) day cooling off period which commences on the day of purchase or renewal. On the condition that no claims have been made or are pending we will refund your premium in full. Notice of cancellation is deemed to be served as soon as it is posted or sent to us, in the case of email on the day it is sent, or the date of the telephone or live chat conversation.

Cancellation Right

If you wish to cancel a policy after the fourteen (14) day cooling off period, you can do so at any time by giving us notice to cancel. You will receive a pro-rata refund of premium providing no claims have been made or are pending, minus the deduction of a cancellation fee. Notice of cancellation is deemed to be served as soon as it is posted or sent to us, in the case of email on the day it is sent, or the date of the telephone or live chat conversation.

A cancellation fee will be applied for cancellation outside of the fourteen (14) day cooling off period. We will refund you a pro rata amount for each full month of the policy that remains, minus the deduction of the cancellation fee. We will confirm in writing the breakdown of the pro rata refund you are to receive, how you will receive this, and the timescale for this.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days’ notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud;
- Non-payment of premium;
- Threatening and abusive behaviour;
- Non-compliance with policy terms and conditions.

Non Payment Cancellation

In the event of non-payment of the premium, we may cancel the policy by giving you notice in writing to the last known address. If you have defaulted on your monthly premium commitments to a premium payment provider we have the right to cancel your policy ab initio as if no cover has been in force at any time.

Making a Claim

If you need to make a claim under this insurance, in the first instance please contact the Claims Administrator either:

By telephone: 03333 201 560
By post: Crawford and Company, Broadspire UK, 30 St Paul’s Square, Birmingham, B3 1QZ

All claims must be made as soon as reasonably possible upon discovery of an incident.
Complaints Procedure

Our Commitment to Customer Service

At Larsen Howie we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

You are also entitled to pursue your complaint through the Online Dispute Resolution platform which can be accessed here: http://ec.europa.eu/odr.

Step 1

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance contact:

Larsen Howie Limited
Office 2, Burrough Court
Burrough-on-the-Hill
Melton Mowbray
Leicestershire
LE14 2QS

Email: feedback@larsenhowie.co.uk
Phone: 0116 380 5650

Step 2

In the event you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to:

The Compliance Officer
Argo Global
Exchequer Court
33 St Mary Axe
London
EC3A 8AA

or the Complaints Team at Lloyds:

Complaints
Lloyds
One Lime Street
London
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint - How We Can Help” available at www.lloyds.com/complaints and are also available from the above address.

If you are still not happy

If you remain dissatisfied after Lloyd’s has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

Post:
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone:
0800 0234567 (free from standard landline, mobiles may be charged)
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.
Financial Services Compensation Scheme
Argo Global International Holdings Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Argo Global International Holdings Ltd cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Personal Information
This insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds). We collect and use relevant information about individual insureds to provide you with this insurance cover and to meet our legal obligations.

This information includes individual insureds’ details such as their name and address and may include more sensitive details such as information about their health and criminal convictions. If we need any sensitive details from you or any individual insureds we will ask for consent first.

We will process individual insureds’ details, as well as any other personal information you provide to us in respect of this insurance cover, in accordance with our full privacy notice, a copy of which is available online at https://www.argolimited.com/gdpr-policy/ or on request.

Information notices
To enable us to use individual insureds’ details in accordance with current data protection laws, you have provided those individuals with certain information about how we will use their details in connection with this insurance cover.

You have agreed to provide to each individual insured our Short form information notice set out below on or before the date that the individual becomes an individual insured under this insurance cover or, if earlier, the date that you first provided information about the individual to us. We will assume that you have provided this notice to each individual insured unless you tell us otherwise.

Minimisation and notification
We are committed to using only the personal information we need to provide you with this insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to this insurance cover so that we can deal with their queries.