
Combined Liability Insurance Schedule

You should read this Schedule in conjunction with Your Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

Policy Number: RKL35736 Professional Indemnity
RTT271389 Combined Liability

Your Details

Insured: Contractor Umbrella Ltd

Address: Unit 36, Silk Mill Industrial Estate
Brook Street
Tring
Hertfordshire
HP23 5EF

Business: 1) Specialist Services to Freelance Contractors
2) IT Contractors, Engineers and all other Professions and Trades (other than excluded categories as detailed on the policy)

Your Policy Dates

Period of Insurance: From: 11th March 2019
To: 21st December 2019

(both dates inclusive and any subsequent period for which a premium is accepted by the underwriter)

Your Premium Information

Premium: £0.00
Insurance Premium Tax: £0.00
Total Amount Due: £0.00

Reason for Issue: Change of Address

Liabilities Insurance

Section 1

Professional Indemnity	Included	
Limit of Indemnity any one Claim and in the aggregate including Defence Costs:		£5,000,000
Your Excess each and every Claim :		£500
Your Excess increases to £1,000 for Claims made against the Company		

Section 2

Employers' Liability	Included	
Limit of Indemnity any one occurrence (Onshore):		£10,000,000
Limit of Indemnity any one occurrence (Offshore):		£5,000,000
Limit of Indemnity any one occurrence (Terrorism):		£5,000,000

Section 3

Public Liability	Included	
Limit of Indemnity any one occurrence :		£5,000,000
Products Liability	Included	
Limit of Indemnity any one occurrence and in the aggregate in any one period of insurance		£1,000,000
Your Excess each and every occurrence in respect of Damage only:		£250

Additional Terms and Conditions

Allied Health Professionals

Notwithstanding Exclusion 15; the Underwriters will indemnify the Assured in respect of any claim or loss alleging death or bodily injury to any person or physical loss or damage to property arising from treatment by Allied Health Professionals.

"Allied Health Professionals" shall mean Art Therapists, Drama Therapist, Music Therapist, Chiropodists or Podiatrists, Foot care Assistants, Dietitian, Dietetic Assistant, Orthoptist, Occupational Therapist, Occupational Therapy Assistant, Rehabilitation Assistant, Technical Instructor, Physiotherapists, Physiotherapy Assistant, Prosthetist, Orthotist, Limited Orthotic Practitioners, Psychologist, Clinical Psychologist, Health Psychologist, Counselling Psychologist, Forensic Psychologist, Psychotherapist, Speech and Language Therapist, Speech and Language Therapy Assistant.

Offshore Work

Excluded

Jurisdiction Limits

Worldwide excluding claims first brought in USA/Canada

Applicable Courts

The Policy is subject to the law of England and Wales and will be interpreted accordingly and each party agrees to submit to the exclusive jurisdiction of the English Courts.

Information Seen By Underwriters

Proposal form dated 31st October 2018.

Subjectivity

Subject always to the policy cover, terms, conditions and Exclusions

What is not covered

your operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or your breach of any legislation or regulation related to these activities unless arising directly from the breach of a duty of care by anyone supplied to a client by you under contract;

your liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation;

Insurers Standard Policy Wording

In addition to the specific terms of your policy, the policy is also subject to the standard terms and conditions of the policy wording. It is important that you are also aware of these.

If you are ever in any doubt with regard to any aspect of the policy wording, no matter how small, please raise this with us as soon as possible.



Please note that whilst already provided, this document is also available on request at any time.

Retro Date

Insurers will not make any payment for any claim made against the Insured arising from Business Activities performed prior to July 2002.

It is noted that this Certificate will continue to provide past liability cover for contractors in respect of claims arising from contracts previously insured hereunder

Geographical Limits

Worldwide excluding USA/Canada
