

Professional Indemnity Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by QUINN - *Insurance*. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

- Professional Indemnity Insurance provides protection for the client against any claim for which they may become liable, arising out of their professional conduct, neglect, error or omission as detailed in the policy schedule. The standard policy duration is twelve months.

Significant Features & Benefits of the Policy

Protection against allegations of -

- Neglect, Error or Omission
- Dishonesty of Employees
- Intellectual Property Rights
- Libel & Slander
- Loss of Documents
- Specialist Consultants and Sub Contractors

Significant & Unusual Exclusions or Limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below.

- The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on the schedule.
- Any claim or circumstance known to the insured prior to the inception of this Policy.
- Any claim arising from work undertaken prior to the Retroactive Date as agreed with the Company.
- Any claim or claims made arising from work undertaken in the United States of America or Canada or any territories, which come within the jurisdiction of the United States of America, or Canada.
- Any fees claimed back by a customer of the insured due to or allegedly due to total non-performance of the insured’s contractual obligations to that customer

Please refer to the policy document for full details. In the event that you choose to extend the standard policies, to add optional features, please refer to the full policy document for limitations and exclusions.

Cancellation Rights

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 3511210 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
QUINN - *Insurance*
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.