

**Policy summary for the activities of single person limited companies administered by you Aardvark Accounting Ltd**  
**Policy number: 9609126**

## What is a policy summary?

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This document provides key information about Hiscox insurance specifically designed for Personal Service Companies. It does not contain the full terms and conditions of the insurance cover and does not constitute the insurance contract.

**If you have any additional questions, please contact your insurance broker Marsh Commercial on 0161 228 0444.**

**Policy name:** Marsh Commercial Professional insurance portfolio

**Type of insurance:** Professional indemnity; Public and products liability; Employers' liability

**Underwritten by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited.

## Significant features and benefits

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We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

### **Professional indemnity which covers claims brought against you for:**

- negligence or breach of a duty of care, e.g. giving incorrect advice or making a mistake in your work;
- infringement of intellectual property rights, including copyright, patent and trademark;
- defamation, including libel and slander;
- any other civil liability in connection with your business activity, unless clearly listed under "What is not covered" in your policy.

### **Public and products liability which covers claims brought against you for:**

- damage to third-party property or bodily injury to any member of the public.

### **Employers' liability which covers claims brought against you for:**

- bodily injury, illness, death or disease of any of your employees or volunteers in the course of their work for you. This could be important if, as a Personal Service Company, you need to supply a substitute.

## Significant or unusual exclusions and limitations

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**This policy will only cover Personal Service Companies/Self-Employed Contractors for contracts invoiced by the main policyholder named above.**

Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified to us previously. You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary by your choice or our underwriters' criteria and will be clearly shown in the main policyholder's individual quotation and schedule along with the limits of indemnity and any specific excesses, conditions, limitations or terms that may apply.

**Unless requested, Professional indemnity will only cover you for business activities carried out and contracts entered into on or after the following Retro-active date: 25/04/2018**

For the professional fields and industries listed below, the most we will pay in total for all claims arising from work each carried out in profession or industry is £1,000,000 including defence costs: accountancy, actuarial work, architecture, independent financial advice, legal work, social work, surveying, aviation industry, maintenance industry, motor production, nuclear industry, offshore industry, oil and gas industry, petrochemical industry, pharmaceutical industry and railway industry.

### **Professional indemnity will not pay for:**

- any claim due to transmission of a computer virus;
- your liability under any contract which is greater than the liability you would have at law without the contract;
- any manual work of any kind;
- any qualified medical or veterinary practitioner or other person giving medical or veterinary treatment, advice or care.

**Public and products liability will not pay for:**

- any claim due to the ownership, possession or use of any aircraft, watercraft, hovercraft or any motor vehicle;
- any claim due to exposure to asbestos, asbestos fibres or materials containing asbestos;
- any claim due to the use or application of heat, e.g. while plumbing or welding, unless you comply with the conditions listed under "Use of heat away from premises" in your policy;
- any claim due to safety critical rail work, unless agreed by us in writing.

**Employers' liability will not pay for:**

- any claim due to bodily injury, illness, death or disease of any of your employees or volunteers while they are offshore including the transport to and from any offshore rig or platform, unless agreed by us in writing.

**Your obligations**

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**Remember, the premium and insurance cover will be based specifically on the details you provide to us. So the information provided to us will form a record of your unique combination of demands, needs and circumstances.**

Please make sure the information you provide to us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by this policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

**You need to bear in mind:**

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of the policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.
- you must not admit liability in connection with, or make any settlement offer with respect to, any claim without our prior consent.

**Policy length**

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**The policy is a continuous policy which means that cover will continue as long as all premium payments are kept up to date on your behalf.**

You must tell us of any changes to your activities as described in the insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

**Cancellation rights**

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**If you no longer wish to be insured under this policy you must notify the main policyholder named above in writing. We may cancel the insurance by giving the main policyholder named above 30 days' notice in writing of our intention to do so.**

In both cases, we will return any amount of premium already paid on your behalf which relates to the unexpired period provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

**Claims service**

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**If you need to make a claim you should contact Marsh Commercial immediately on 0161 228 0444.**

If this is not possible, our claims team can be contacted during business hours on 0845 213 8899 (please select option 1 or 2 as appropriate). You will need to provide your Hiscox policy number and full details of the claim.

Hiscox prides itself on its fast, efficient, fair and sensible claims service. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

## Questions and complaints

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If you have any questions or concerns about the sale of the policy or the service offered by your broker, please speak to Jelf Manson Insurance Brokers in the first instance. If you have any questions or concerns about the terms of the policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, 3<sup>rd</sup> Floor, Mallard House, Kings Pool, 3 Peasholme Green, York YO1 7PX

or by telephone on +44 (0)1904 681198

or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service. If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit [www.fscs.org.uk](http://www.fscs.org.uk).