

### **When does cover commence?**

Cover for all classes of insurance can be arranged at any time to suit your circumstances. This can commence at any time but cannot be backdated. However, please see below regarding Professional Indemnity Insurance and retroactive cover that we offer.

### **What if I do not qualify for the scheme; can I still get cover?**

Your internet application will be referred to our scheme underwriter for further consideration. If still considered to be unsuitable for the scheme, in some cases we may be able to offer terms from the open market.

For clarification of any queries not covered above please advise us by emailing [info@caunceohara.co.uk](mailto:info@caunceohara.co.uk)

### **What happens if I have to make a claim under the Insurance policy?**

Please contact our dedicated Claims Department either by email [info@caunceohara.co.uk](mailto:info@caunceohara.co.uk) or by telephone on 0161 833 2100. In either case, to help us respond promptly, please quote the relevant insurance policy number and provide brief details of the nature of the claim.

### **Will you make contact with me at renewal?**

Caunce O'Hara will make contact in writing prior to expiry of the cover. Renewal will be processed when payment is received from or annually by direct debit should you have chosen this option.

### **Professional Indemnity: What is Retroactive Cover?**

Retroactive cover applies solely to Professional Indemnity Insurance. Once this class of insurance is arranged, it will cover you for any future claims which may relate back to an occurrence which pre-dates the date on which the insurance policy commenced as far back as the date on which your business started, so long as you keep the policy in force with us.

For this type of insurance, cover can only be confirmed after receipt of a declaration, at inception or renewal, that you are not aware of any circumstances which could give rise to a claim.

### **My Company only has a short term contract – why do I need annual cover?**

Professional Indemnity cover is traditionally underwritten on a "claims made" wording, which means cover must be in force at the time of a claim being submitted. If you had cover in force for the duration of your contract which then ceased upon completion and a claim from your customer is submitted 2 weeks later then cover would not be in place.

Annual cover ensures you have cover for all eventualities and even if you cease freelance contracting, we recommend you purchase run-off cover for several years to ensure you are not exposed to a claim relating to work carried out historically.

### **How long does it take to arrange cover?**

The application process is on-line to provide a fast and efficient service with the ability to print out documentation immediately upon completion of the process.

Who provides the insurance and how can you be so competitive?

Insurance is arranged by a variety of Insurers and under binding agreements with Underwriting Syndicates at Lloyd's. It is for this reason and the fact that the application is processed on-line that this comprehensive cover can be provided so competitively. We provide one of the widest wordings available with the lowest excesses.

### **How do I find out the terms and conditions of each type of Insurance policy?**

Specimen policy wordings are available in pdf format within the Policy Information Pages.

### **How do I complain?**

We're committed to providing you with a first class service but we recognise that there may come a time when you feel we haven't delivered and you want to make a complaint. We'll always try to resolve any complaint speedily and at the earliest possible stage. The person dealing with your complaint will be authorised to settle it on your behalf.

In the first instance please call our Customer Service Managers Martin Lupton or Richard Holden on 0161 833 2100.

We'll try to resolve your complaint as soon as we receive it but if this isn't possible, we'll make sure that we send you an acknowledgement of your complaint no later than two working days after receiving it.

We'll write to you to confirm what we have done to resolve your complaint. If we haven't resolved it within 1 week, we'll explain why and tell you when we expect to be able to provide you with a decision.

If after 4 weeks we still haven't provided you with a decision or if your complaint is still not resolved to your satisfaction, you have the right to refer your complaint to the Financial Ombudsman Service.

Their address is:  
Financial Ombudsman Service  
South Quay Plaza 2  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 0845 080 1800

The Financial Ombudsman Service will handle most complaints you might have, but there are some instances that fall outside their authority. The Ombudsman's decision is binding upon us, but you are free to reject it without affecting your legal rights.

For clarification of any queries not covered above please advise us by emailing [info@caunceohara.co.uk](mailto:info@caunceohara.co.uk) providing your telephone & email contact details.

### **How do I cancel or vary the terms of cover?**

Please advise us in writing to the email address at the bottom of this page. Note: there is a £30 admin charge for cancelling the policy. Any commission earned on the cover will be retained by our office in addition.

### **How can I pay for this insurance?**

By debit or credit card through our secure portal without any surcharges.

### **Can I obtain an additional copy of the certificates in the post or by email?**

Yes we are able to do this for you. However please note that as this is an internet based scheme there will be a £10 administration charge for this.

This is so the cost of your insurance can be kept down as you are provided with the facility to print and download all documentation from your unique customer area.

**As a self-employed / Limited Company business what types of cover are compulsory?**

It is advisable, to consider all elements of insurance to protect you from a variety of risks within your market. You are, however, compelled by current legislation to have Employers' Liability Insurance. Our Employers Liability Policy includes automatic cover should you need to send a substitute to a customers premises should you not be able to attend for instance if you are on holiday or suffering from ill health.

In addition, often under contract, you are required to carry Professional Indemnity Insurance cover. From time to time you may also be required to have Public Liability cover.