



# CAUNCE O'HARA

THE BUSINESS  
INSURANCE BROKERS

[www.caunceohara.co.uk](http://www.caunceohara.co.uk)

Tel: 0333 321 1403

## FREELANCE INSURE

## PROFESSIONAL INDEMNITY

### Key Facts

- Underwritten by certain underwriters at Lloyd's.
- Caunce O'Hara & Co Limited, coverholder at Lloyd's.
- Caunce O'Hara & Co Limited is authorised and regulated by the Financial Conduct Authority under firms reference no: 306183



# Key facts

## Freelance insure professional indemnity

Professional liability cover is on a 'claims made' basis which provides cover for claims **which are made and notified to us during the Period of Insurance**

### Cover

Covers your legal liability for any civil liability\* arising from your professional services in connection with your business (provided these have been declared to and accepted by us)

In addition, cover is provided for loss of documents (up to £250,000).

The limit of indemnity applies to each claim (including costs and expenses) and in total for the period of insurance.

\*N.B. a civil liability is any liability you may incur other than a criminal one. It therefore includes, amongst others, negligence, unintentional breach of confidentiality and/or copyright, defamation etc

### Exclusions

- fines and penalties
- claims involving mould
- claims resulting from ownership of land, buildings or vehicles or craft
- certain dishonest and malicious acts
- agreement to pay penalties or liquidated damages
- responsibility for the acts of other parties in any consortia and joint ventures
- circumstances known at inception
- pollution
- claims made by anyone having a financial interest in your business
- trading losses
- asbestos
- certain intellectual property rights

### Principal Conditions

#### All Insuring Clauses

- **immediate claims notification**
- **immediate notification of early conciliation**
- claims notification and handling requirements
- subrogation rights
- consequences of fraudulent claims
- contract of insurance subject to English or Scottish law (as appropriate)
- all equipment to be calibrated and/or maintained in accordance with manufacturers recommendations
- waiving of our rights following your unintentional non-disclosure or misrepresentation

This factsheet is not a policy document and contains only general descriptions.  
Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

#### Markel (UK) Limited

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