



**POLICY SUMMARY**

## **Professional Indemnity – Design & Construct Policy**

This is a summary of your Policy, giving important information about the cover provided so you can check that it is right for you.

# Arista Insurance Professional Indemnity Policy Summary

## Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it.

## Insurance Provider

This insurance is provided by Arista Insurance Limited and the covers are underwritten by certain underwriters at Lloyd's.

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## Type of Insurance

Professional indemnity

## Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule

## Professional Indemnity – Design and Construct

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### Cover, Features and Benefits

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Professional Indemnity to the limit of indemnity stated in the schedule in the policy schedule

- In respect of any claim the amount of the excess, as stated in the policy schedule, shall be borne by the Insured at their own risk and underwriters shall only be liable to indemnify the Insured in excess of such amount.

Loss of documents

- Loss of documents (where there is no excess but the limit of indemnity is £50,000 in all for the policy period) in accordance with cover 2 of the policy document

Compensation for Court Attendance

- Compensation for court attendance in accordance with cover 3 of the policy document

Prosecution and Defence

- Prosecution defence is in accordance with cover 4 of the policy document

Libel and Slander

- Libel and Slander in accordance with cover 5 of the policy document

### Significant Exceptions and Limitations - Please refer to your policy document

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Various exceptions and conditions precedent apply to the policy. Whether an exception or condition precedent applies depends on the facts and circumstances of the matter

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### **Cancellation**

If this cover does not meet with your requirements please return all your documents to your insurance agent who has arranged the cover within 14 days of receipt and we will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista Insurance.

### **How to Make a Claim**

To register a claim you should contact **The Claims Manager, Arista Claims, Fishburns, 60 Fenchurch Street, London EC3M 4AD or [aristaclaims@fishburnslaw.com](mailto:aristaclaims@fishburnslaw.com)** who provide our claims service and are authorised to handle and settle claims on our behalf. Please have your policy number to hand when calling. If you have a need to seek additional assistance please contact your insurance agent

### **How to Complain**

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

In the first instance please contact your insurance agent or local Arista Insurance office. If you are not satisfied with the way the complaint has been handled please write to the Chief Executive, Arista Insurance Limited, Gallery 10, One Lime Street, London EC3M 7HA

After this action if you are still not satisfied with the way a complaint has been dealt with you may ask the Policyholder and Market Assistance department at Lloyd's to review your case. The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, telephone: 020 7327 5693, fax: 020 7327 5225 or email: [complaints@lloyds.com](mailto:complaints@lloyds.com).

The underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.



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