



## Professional indemnity insurance for IT consultants and suppliers

### Summary of cover

#### What is a summary of cover?

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It gives you an idea of what a Hiscox insurance policy has to offer, and the main facts about the cover, without going into all the terms and conditions. This one outlines how our professional indemnity insurance can help IT consultants and suppliers. If you need more information, consult the policy wording or contact our customer services team.

**Product name:** Hiscox IT1 PI

**Type of insurance:** Professional indemnity

**Underwritten by:** Hiscox Insurance Company Limited

#### Professional indemnity cover in a nutshell

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This cover is specifically designed for businesses in the IT sector. Professional indemnity insurance covers you for compensation you have to pay to your clients because of problems with your work. The limit of indemnity you choose will include legal defence costs and any subsequent damages awarded against you. It may also pay for mistakes to be corrected and reimburse you for fees that your client might refuse to pay.

The limit of indemnity you select will provide cover for the total of all claims made against your business during the policy period

#### Key benefits: what risks are you protected against?

Hiscox has knowledge of how IT professionals work, and our insight helps us to provide a policy specifically relevant to your business and its needs. Cover includes:

- negligence: you may fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work
- breach of a written contract to supply software and hardware that does not conform with the written specification contained in the contract
- infringement of intellectual property rights like copyright or trademark
- defamation (libel and slander)
- loss of professional documents
- cover is extended to include the supply of “deliverables” like software or hardware, ensuring effective cover for IT companies.

#### Damage limitation

Whenever you realise a client has a problem with your work, even if you disagree with their view, or if you become aware of a problem with your work before your client does, prompt action can stop it getting worse. Let us know as soon as possible. Our experienced claims team will work with you to resolve your problem, keeping the consequences of valid claims to a minimum and helping to protect your business relationships.

#### The small print: significant or unusual exclusions and limitations

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- You will normally have to pay an initial contribution towards each claim (the excess). These excesses may vary by your choice of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.
- We can only cover work that you've told us your business does, and that we've agreed to insure.
- Claims arising from bodily injury and property damage are not covered.
- You must take reasonable steps to fix any defects in deliverables which you have supplied to a client either before the client accepts the deliverables or within 180 days of this.
- Claims relating to counterfeit goods including software are not covered, unless you got them from a source approved by the originator of the goods. The maximum we will pay for all counterfeit goods claims is a total of £25,000.
- You must take reasonable steps to maintain back up copies of data files or programmes.
- You must limit liability for consequential losses under contract where it is reasonable for you to do so
- We don't pay claims which arise because your contractual terms go beyond the duty of care you ordinarily owe at common law.
- Any claims or circumstances which could give rise to a claim in future, or shortcomings in your work which you knew about or ought reasonably to have known about before the policy started are not covered.
- We won't pay any claims caused by your transmission of a computer virus.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.

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## Your side of the bargain

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

Please make sure the information you send 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 your 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 your 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.

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## Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your Direct Debit payments are up to date. Our continuous policies do not require annual renewal, meaning you won't need to contact us every year to renew your policy.

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## Cancellation rights

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy). At any other time, you can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation.

If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded.) The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately.

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## Claims service

If a client has a problem with your work which may lead to a claim, please let us know, even if you disagree with their view. Prompt action could minimise, or avoid unnecessary cost and distress.

Contact our experienced claims team on 0845 213 8899, Monday to Friday 9.30 am – 5.30 pm, or email [hicliability.claims@hiscox.com](mailto:hicliability.claims@hiscox.com).

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## Any questions? Any complaints?

If ever you're unhappy about anything we do - or fail to do - please contact our Customer Services team. They'll 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).

To end on a lighter note, we hope you'll feel free to get in touch any time, with any questions about Hiscox or business insurance in general.

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**For more information about our range of business insurance products please visit: [hiscox.co.uk/business](https://hiscox.co.uk/business)**

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## What is a summary of cover?

It gives you an idea of what a Hiscox insurance policy has to offer, and the main facts about the cover, without going into all the terms and conditions. This one outlines how public and products liability insurance can protect your business. If you need more information, consult the policy wording or contact our customer services team.

**Product name:** Hiscox GL Portfolio

**Type of insurance:** Public and products liability

**Underwritten by:** Hiscox Insurance Company Limited

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## Public and products cover in a nutshell

Public Liability insurance covers you when you have to pay compensation because a client, contractor or member of the public claims over accidental injury or property damage. This may be something that happened at your workplace (e.g. a client slipping on a wet surface) or perhaps something an employee did while out and about, such as spilling coffee over a client's computer.

The limit of indemnity you select will be on an any one claim basis. This means that each individual claim for compensation has its own limit of indemnity. The exception to this is when a claim is made for products liability. For these claims your limit of indemnity will provide cover for the total of all claims in the policy period. We will also pay up to £100,000 for legal fees paid out in defending a claim.

### Key benefits: what risks are you protected against?

Cover includes:

- claims caused by goods which your company either sold, manufactured, repaired, installed, erected, altered, cleaned or treated and - through negligence - caused injury or damage
- obstruction, trespass, nuisance, interference, wrongful arrest and eviction of a third party
- legal costs and expenses for defending you against prosecution under any health and safety legislation.

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## The small print: significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim (the excess). These excesses may vary by your choice and of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.
- Injury to your own employees or your property is not covered.
- We won't pay claims which arise because your contractual terms go beyond the duty of care you owe at common law.
- Any claims, circumstances which could give rise to a claim in future or shortcomings in your work which you knew about or ought reasonably to have known about before the policy started are not covered.
- We won't pay any claims caused by your transmission of a computer virus.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- We won't pay any claims involving asbestos.
- Claims caused by war, terrorism or nuclear risks are not covered.
- Claims or losses arising out of professional advice you give are not covered.

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- 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 your 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.

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## Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your Direct Debit payments are up to date. Our continuous policies do not require annual renewal.

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## Cancellation rights

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If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded.) The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately.

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## Claims service

If you have a problem which may lead to a claim, please let us know as soon as possible. Prompt action could avoid unnecessary cost and distress.

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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).

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## What is a summary of cover?

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**Product name:** Hiscox EL Portfolio

**Type of insurance:** Employers' liability

**Underwritten by:** Hiscox Insurance Company Limited

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## Employers' liability cover in a nutshell

Employers' liability insurance is compulsory cover for companies with employees. It covers you when you have to pay compensation because an employee claims over accidental injury or illness caused as a result of their work.

The limit of indemnity is on an any one claim basis. This means that each individual claim for compensation has its own limit of indemnity. The cost of any legal fees are included in the limit of indemnity.

### Key benefits: what risks are you protected against?

Cover includes:

- employee claims because they are injured or ill as a result of their work
- legal costs to defend you if the government or an administrative or regulatory body brings a criminal prosecution against you e.g. Health and Safety Executive
- claims caused by terrorism are covered up to a limit of indemnity of £5,000,000.

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## The small print: significant or unusual exclusions and limitations

- Any claims or circumstances which could give rise to a claim in future which you knew about or ought reasonably to have known about before the policy started are not covered.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- Any deliberate or reckless acts.
- Injury in a road accident.

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- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
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## **Employers' liability insurance**

### Summary of cover

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