

Summary of Cover

Design & Construct Professional Multi Risk Insurance

WORDING: PMR DC CAR AOC 0417

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

SECTION 1:

PROFESSIONAL INDEMNITY INSURANCE

Indemnity Limit

The indemnity limit is on an 'any one claim' basis (in other words no restriction as to the number of claims in a year but each claim has a maximum limit). The costs of defending the claim are included within the indemnity limit. HCC International can offer up to £10 million cover for our Design & Construct clients.

Key features of the cover

- Insurance Act 2015 compliant
- Claims made against the Insured arising from:
 - **Any negligent act error or omission;**
 - **Dishonesty of employees;**
 - **Libel or slander;**
 - **Unintentional breach of confidentiality;**
 - **Unintentional infringement of intellectual property rights;**
 - **Loss of or damage to documents.**
- **Data Protection cover.** This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act.
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit £25,000 in the aggregate).
- Defence costs in dealing with certain criminal proceedings and costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit £250,000 in the aggregate).
- Novation Agreements – Cover is provided under the policy for claims arising out of novation agreements.
- **Collateral Warranties** – claims arising from these are explicitly covered with no limit on assignments.
- Costs and expenses taken to mitigate a loss.

Main exclusions

- Risks that should be insured elsewhere – Employers and Public Liability, Property, Land, Products
- North American exposure
- Seepage and Pollution and Asbestos– we will normally extend the policy, often free of charge on receipt of a satisfactory questionnaire.
- War, Terrorism & Nuclear risks
- The Excess
- Claims and circumstances known at inception of cover
- Valuations
- Joint ventures – these need special attention and we may extend the cover on request
- Contractual Liability over and above what would normally be implied by statute or common law.
- Trading losses, fines and penalties
- Viruses

SECTION 2:

GENERAL LIABILITY INSURANCE

Key features of the cover

- Insurance Act 2015 compliant

Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of Insurance

Contractors All Risks

- "All Risks" Cover on contract works not exceeding the sum insured shown on the Schedule
- Contractors plant, tools and equipment including Plant hired in not exceeding the sum insured shown on the Schedule
- Employees Effects for which the Insured is responsible not exceeding the sum insured shown on the Schedule

Additional Benefits:

- Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
- Indemnity to Principals.
- Defence costs arising from the following:
 - i. representation at any Coroner's Inquest or Fatal Accident Inquiry;
 - ii. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;
 - iii. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission.

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