What is this type of insurance?

This is an Environmental Consultants Professional Indemnity insurance policy.

Key features of the cover

- 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).
- HCC International can offer up to GBP 10 million cover.
- Insurance Act 2015 Compliant
- The legal costs of prosecuting claims for infringement of the Insured’s intellectual property rights (sub-limit GBP 25,000 in the aggregate).
- Costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit GBP 250,000 in the aggregate).
- Defence costs (lawyers, court costs, experts etc.) which are payable in addition to the Indemnity Limit
- Cost of criminal proceedings (sub-limit GBP 250,000)

What is insured?

- ✓ Civil Liability claims
- ✓ Dishonesty of employees
- ✓ Libel and slander
- ✓ Unintentional breach of confidentiality
- ✓ Unintentional infringement of intellectual property rights
- ✓ Seepage, pollution or contamination
- ✓ Loss of or damage to documents
- ✓ Data Protection cover
- ✓ Irrecoverable Fees

What is not insured?

- × Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, Property, Land, Directors and Officers
- × North American Exposure
- × War, Terrorism & Nuclear risks.
- × Asbestos and Toxic Mould.
- × The Excess.
- × Claims and circumstances known at inception of cover.
- × Trading losses, fines and penalties.
- × Insolvency or bankruptcy of the Insured.
- × Viruses