What is this type of insurance?

This is a Miscellaneous Professional Indemnity insurance policy.

Key features of the cover

- The indemnity limit is on an 'any one claim and in total' basis, sometimes referred to as 'in the aggregate' (this means that the amount chosen will be the maximum paid out in any one year of insurance).
- The costs of defending the claim are within the Indemnity limit. HCC International can offer up to GBP 10 million cover for our Miscellaneous clients.
- Insurance Act 2015 Compliant.
- 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).

What is insured?

- ✓ Breach of professional duty
- ✓ Dishonesty of employees
- ✓ Libel and slander
- ✓ Unintentional breach of confidentiality
- ✓ Unintentional infringement of intellectual property rights
- ✓ Loss of or damage to documents

What is not insured?

- × Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, Property, Land
- × North American Exposure
- × War, Terrorism & Nuclear risks
- × Seepage and Pollution, 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