What is this type of insurance?

This is a Recruitment Consultants 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 period of insurance). The costs of defending the claim are within the indemnity limit.
- HCC International can offer up to GBP 5 million cover for our Architect and Engineer clients.
- Insurance Act 2015 Compliant
- Defence costs in dealing with certain criminal proceedings (sub-limit GBP 250,000 in the aggregate).
- Costs of prosecuting claims for infringement of the Insured’s intellectual property rights (sub-limit GBP 25,000 in the aggregate).
- **Data Protection cover**. This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act.
- **Irrecoverable Fees**. Often claims can be avoided (and therefore business relationships saved) by consideration being given to waiving outstanding fees owed. Where it can be shown that the pursuit of such fees would result in a greater counter-claim then the cover allows us to work with the Insured closely and potentially reimburse the outstanding fees.

What is insured?

- ✓ Civil liability claims
- ✓ Defence costs (lawyers, court costs, experts etc) which are payable in addition to the Indemnity Limit.
- ✓ 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
- ✓ Costs of representation at any inquiry which has a direct relevance to any claim or circumstance

What is not insured?

- × Risks that should be insured elsewhere – Employers and Public Liability, Property, Land, Products, Directors and Officers.
- × North American exposure.
- × Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, (although we may be able to quote separately for this if required), Property, Land etc
- × Whilst our standard cover gives protection for work undertaken anywhere it does exclude North American Jurisdiction. We can normally extend the cover on request
- × 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