

PROFESSIONALS

Summary of Cover

The Professionals policy is available for small businesses with up to 8 people and a turnover of £500,000 or less.

Why choose AXA's Professionals policy?

Tailor-made for your business – The Professionals policy provides Public liability cover as standard, and the ability to select from a range of optional covers to best meet your business needs. We only charge you for the cover you select – we won't charge you for cover you don't need!

Individually rated trades – Each trade is rated individually, meaning that you pay the appropriate premium for the work you carry out.

Flexible – If you need to take on extra temporary staff to cover busy periods, cover for temporary staff is automatically provided for up to 50 man days in any period of insurance.

Optional extras – To offer you comprehensive protection, we have a wide range of optional covers to protect your business, including personal accident, employers liability, business equipment and professional indemnity.

Policy Summary

This document is a summary of the insurance cover provided by the Professionals policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the policy in the policy booklet. This summary is provided to you for information purposes only and does not form part of your insurance contract.

| Features and benefits | | |
|--|--------------------------------------|---------------------------------------|
| Public liability | | |
| Cover offered | Standard cover | Optional cover |
| Legal liability to pay damages and associated legal costs for accidental injury, damage to material property, nuisance or wrongful arrest in connection with the business | £1m any one event | Maximum £5m any one event |
| Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority | ✓ | |
| Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide | £1m any one period of insurance | |
| Indemnity to principal | ✓ | |
| Liability for use of owned or non owned plant and vehicles in circumstances where insurance is NOT required under Road Traffic legislation | ✓ | |
| Legal liability for leased or rented premises where there is no responsibility to have insurance for fire and perils | ✓ | |
| Liability arising under the Data Protection Act 1998 | £250,000 any one period of insurance | |
| Legal liability arising out of Section 3 of the Defective Premises Act 1972 | ✓ | |
| Legal liability arising out of pollution which is sudden, identifiable and unintended | ✓ | |
| Personal accident | | |
| Applies to principals, partners and directors, under the age of 75 | ✓ | |
| Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents | £2,000 | |
| Benefit B – Temporary total disability, weekly benefits on 24 hour basis | | Maximum £500 per week up to 104 weeks |

Features and benefits (continued)

| Employers liability | | |
|--|----------------|---|
| Cover offered | Standard cover | Optional cover |
| Legal liability to pay damages and associated legal costs in respect of injury to employees | | Up to £10m any one event |
| Indemnity to principal | | ✓ |
| Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority | | ✓ |
| Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide | | £1m any one period of insurance |
| Compensation for unsatisfied court judgements | | ✓ |
| Injury to working partners | | ✓ |
| Business equipment | | |
| Automatic reinstatement of the sum insured | | ✓ |
| Cover applies to machinery and equipment designed for office use, including portable electronic equipment belonging to or borrowed or leased by you or your partners principals directors or employed persons used in connection with the business within the territorial limits | | Maximum £10,000 one period of insurance Maximum £2,500 per item |
| Professional indemnity | | |
| Civil liability (and associated legal costs) in respect of claims made against you and notified during the period of insurance arising in connection with your professional business activity | | Up to £1m any one claim NB cover NOT available for all professions |
| Loss of or damage to client documents | | £50,000 any one period of insurance |
| Retroactive cover for errors or omissions that you have not become aware of during previous periods of insurance | | Up to 5 years cover prior to the commencement date of AXA policy |

| Significant or unusual exclusions and limitations | |
|---|--|
| Exclusion or Limitation | Applicable section |
| Fines and penalties imposed | Public liability and Employers liability |
| Remedial order or publicity orders | Public liability and Employers liability |
| Damage to property owned or in your custody or control | Public liability |
| Liability for which compulsory motor insurance is required | Public liability |
| The total aggregate limit in respect of all losses due to pollution and contamination and/or terrorism during any one period of insurance | Public liability |
| Recall costs or making refunds in respect of goods or materials supplied | Public liability |
| Damage to goods or material supplied or work and rectification of defects | Public liability |
| Advice, design or specification undertaken for a fee | Public liability |
| Treatment risks (cover available for specific professions) | Public liability |
| All liability arising from asbestos | Public liability, Professional indemnity |
| Liability arising from work in or on aircraft/watercraft or at airports in areas with aircraft access | Public liability |
| The limit of indemnity in respect of any one claim caused by terrorism is restricted to £5m | Employers liability |
| Mechanical or electrical breakdown | Business equipment |
| Previous claims or known circumstances | Professional indemnity |
| Deliberate acts | Professional indemnity |
| Contractual warranty, guarantee, penalty or waiver of recovery rights | Professional indemnity |
| North American claims | Professional indemnity |
| Public liability and Employers liability risks | Professional indemnity |
| Products and construction liabilities | Professional indemnity |
| Directors and officers liabilities | Professional indemnity |

| Significant or unusual exclusions and limitations (continued) | |
|--|--|
| Exclusion or Limitation | Applicable section |
| Employment protection liabilities | Professional indemnity |
| Transmission of a computer virus | Professional indemnity |
| Claims arising from management of financial transactions on the Internet or obscene material | Professional indemnity |
| Theft or attempted theft from an unattended vehicle unless there is evidence of forcible or violent entry | Business equipment |
| Loss or damage to computer systems caused by programming or operator error or virus | Business equipment |
| Loss due to unexplained disappearance or inventory shortage | Business equipment |
| Terrorism | Business equipment, Professional indemnity |
| Self inflicted injury, suicide, injury due to the influence of alcohol or non prescribed drugs | Personal accident |
| Existing physical or mental illness | Personal accident |
| Hazardous pursuits <ul style="list-style-type: none"> – aeronautics or aviation other than as a passenger – motor or horse racing, rugby soccer motor cycling or pillion riding or underwater activities involving the use of breathing apparatus – mountaineering rock climbing or potholing – any sport on a professional or semi professional basis – operational duties as a member of the Armed Forces | Personal accident |
| Weekly benefits shall not exceed 75% of insured persons average weekly income | Personal accident |
| You must notify us immediately if the number of people upon which cover is based changes | All sections |

| Excesses | |
|------------------------|--|
| Public liability | £100 (increasing to £250 or £500 for certain trades) |
| Personal accident | 14 days |
| Business equipment | 10% of loss subject to a minimum of £100 and maximum of £500 |
| Professional indemnity | Variable according to trade minimum £250 |

Policy duration

This is an annually renewable policy.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making A complaint

If you have a complaint about your Policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Regulatory Status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

AXA Insurance UK plc

Registered in England No 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD.

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Telephone calls may be monitored or recorded.

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