

ICA Accountants Any One Claim BIL Professional Indemnity Policy 2006

We the **Insurer** hereby agree, in consideration of the payment of premium specified in the **Schedule**, to insure against loss in accordance with the **Policy** terms and conditions.

This **Policy**, the **Proposal**, the **Schedule** including any Schedule issued in addition or substitution and any Endorsements or Memoranda shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears.

Brit Insurance Limited is authorised and regulated by the Financial Services Authority
Member of the Association of British Insurers
Brit Insurance Limited is Registered in England No 2763688
Registered Office 55 Bishopsgate London EC2N 3AS

Whereas the Insured have made to the Insurers a written proposal bearing the date stated in the Schedule containing particulars and statements made to the best of the Insured's knowledge and belief which, together with any other information which may have been supplied, it is hereby agreed are the basis of this Certificate and are to be considered as incorporated herein:

Section A - Insuring Clauses

In consideration of the payment or the promise of payment to us of the premium specified in the Schedule, we the Insurers to the extent and in the manner hereinafter provided hereby agree:

- A.1 To indemnify the Insured against any Claim or Claims first made against the Insured during the Period of Insurance as shown in the Schedule in respect of any civil liability whatsoever or whensoever arising (including liability for Claimants' costs) incurred in connection with the conduct of any Professional Business carried on by, or on behalf of, the Insured.
- A.2 To indemnify the Insured against any Claim or Claims first made against the Insured during the Period of Insurance as shown in the Schedule in respect of third party liabilities as a consequence of documents, defined as all forms of documents of whatsoever nature including records stored on a Computer, but excluding bearer bonds, coupons, bank notes, currency notes and negotiable instruments, having been destroyed, damaged, lost or mislaid which are either the property of or entrusted, lodged or deposited with the Insured.
- A.3 To indemnify the Insured against:
- (a) any amount paid and/or payable and/or
 - (b) the cost of taking any steps which the Insured is directed to take in relation to a Claimant

in accordance with any final and binding award or determination of any Ombudsman appointed pursuant to the provisions of the Financial Services and Markets Act 2000, the

Central Bank and the Financial Services Authority of Ireland Act 2004 or any amendment or re-enactment thereof (including Claimants' costs) provided that the Claim giving rise to the award or determination of the Ombudsman was first made against the Insured during the period of insurance shown in the Schedule and that the Claim arose out of the conduct of Professional Business carried on by, or on behalf of, the

Insured. Nothing in this clause limits or restricts (or shall be construed as limiting or restricting) the scope of indemnity afforded by Insuring Clause A.1.

Section B - General Conditions

- B.1 The liability of the Insurers shall apply in respect of each and every Claim for which indemnity is provided under this Policy.
- B.2 The liability of the Insurers shall be the liability so specified by the Limit of Indemnity in the Schedule for each and every Claim, and such liability shall not be varied or deemed varied by the number or type of Insureds or Claims under this certificate.
- B.3 The Insurers shall in addition indemnify the Insured in respect of all costs and expenses incurred with their written consent (such consent not to be unreasonably withheld or unreasonably delayed) in:
- (a) the defence, investigation or settlement of any Claim which falls to be dealt with hereunder or
 - (b) the investigation of any circumstances notified to Insurers under General Condition B.9 which may give rise to a claim and which falls to be dealt with hereunder

- provided that if a payment in excess of the amount of indemnity available hereunder has to be made to dispose of any Claim or number of Claims against the Insured, Insurers' liability for such costs and expenses shall be such proportion thereof as the amount of indemnity available hereunder bears to the amount required to dispose of such Claim or Claims.
- B.4 If an amount is specified as an Excess in the Schedule this amount shall be borne by the Insured at their own risk and the Insurers' liability shall only be in excess of this amount. The amount specified as an Excess in the Schedule shall not be applicable to costs and expenses incurred with the Insurers' consent as provided for in Condition B.3.
- B.5 Notwithstanding any amount specified as an Excess in the Schedule the maximum amount borne by the Insured at their own risk during the Period of Insurance as shown in the Schedule shall not exceed the maximum amount calculated in accordance with the relevant provisions of the Professional Indemnity Insurance Regulations of the Institute of Chartered Accountants in England and Wales/of Scotland/in Ireland as applicable in force at the date of the inception or renewal of this policy.
- B.6 Should the Insured suffer any loss or incur any liability of the type insured under the Certificate by reason of the dishonest or fraudulent act or omission of any former or present partner, director, member, or employee, consultant, sub-contractor or alternate of the Firm(s), no indemnity shall be afforded hereunder in respect of such loss or liability to any person committing or condoning such dishonest or fraudulent act or omission and the sums payable hereunder shall be only for the balance of liability in excess of the amounts recoverable from the dishonest or fraudulent person or persons or their estates or legal representatives.

- B.7 The Insured shall:
- (a) as a condition precedent to their right to be indemnified hereunder not admit liability for, or settle any Claim without the written consent of the Insurers;
 - (b) not incur any costs or expenses in connection with any Claim or any circumstances notified to Insurers under General Condition B.9 which may give rise to a Claim without the written consent of Insurers (such consent not to be unreasonably withheld or unreasonably delayed).

Insurers shall be entitled at their own expense at any time to take over and conduct in the name of the Insured or the Firm(s) as the case may be the defence, investigation or settlement of any such Claim and to conduct an investigation into circumstances notified under General Condition B.9 which may give rise to a Claim and to receive at all times the full co-operation of the Insured for this purpose. Subject thereto and to (a) and (b) hereof and to General Conditions B.8 and B.9, compliance by the Insured with any rules, requirements, directions or guidance of any Ombudsman appointed pursuant to the provisions of the Financial Services and Markets Act 2000, the Central Bank and the Financial Services Authority of Ireland Act 2004 or any amendment or re-enactment thereof will not constitute a breach of any condition of this certificate.

Nevertheless neither the Insured nor the Insurers shall be required to contest any legal proceedings unless a Queen's Counsel or equivalent in the Republic of Ireland (to be mutually agreed upon by the Insured and the Insurers or failing agreement to be appointed by the President of the Institute of Chartered Accountants in England and Wales/of Scotland/in Ireland as applicable) shall advise that, taking due account of the interests of both Insurer and Insured, such proceedings should be contested.

B.8 The Insured shall as a condition precedent to their right to be indemnified hereunder give to the Insurers notice in writing as soon as practicable:

- (a) of any Claim made against them or any of them.
- (b) of the receipt of notice from any party of an intention to make a Claim against them. B.10
- (c) of any loss suffered by them or any of them.
- (d) of the discovery of reasonable cause for suspicion of dishonesty or fraud on the part of any former or present partner, director, member, employee, consultant, sub-contractor or alternate of the Firm(s) whether giving rise to a loss or claim hereunder or not.

Notification of any Claim, circumstance or loss is to be made via the Brit Claims Notification Line by:-

- Telephone on 0800 587 6713
- E-mail to britinsurance@cl-claims.com
- Fax on 029 2066 6382
- Post to Brit Insurance, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DQ

(Notwithstanding anything contained herein to the contrary, receipt of notice by the Insured's Intermediary will not be treated as notice to the Insurer).

B.9 If the Insured shall become aware during the Period of Insurance of any circumstance which may give rise to a loss or Claim the Insured shall give notice in writing to the Insurers as soon as practicable. Such notice having been given:

- (a) any Claim which may subsequently be made against the Insured arising out of that circumstance shall be deemed to have first been made against the Insured during the Period of Insurance;
- (b) any loss which the Insured may subsequently discover they have sustained, being a loss arising out of that circumstance, shall be deemed to have been first discovered by the Insured during the Period of Insurance.

B.10 Where a loss or claim against the Insured involves the dishonest or fraudulent act or omission of any former or present partner, director, member, employee, consultant, sub-contractor or alternate of the Firm(s),

- (a) the Insured shall at the request and expense of the Insurers take all reasonable steps to obtain reimbursement from such person;
- (b) any monies which but for the dishonest or fraudulent act or omission would be due to such persons from the Insured or any monies of such persons held by the Insured shall be deducted from any amount payable hereunder;
- (c) no indemnity in respect of such loss or claim shall be afforded hereunder to any person committing or condoning such dishonest or fraudulent act or omission;

- (d) nothing herein shall preclude the insurers from exercising any right of subrogation against any person committing or condoning such dishonest or fraudulent act or omission.
- B.11 If the Insured shall prefer any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Certificate shall become void and all claims hereunder shall be forfeited.
- B.12 Save as provided in Condition B.7, any dispute or disagreement between the Insured and the Insurers arising out of or in connection with this Certificate shall be referred to arbitration before a sole arbitrator (to be mutually agreed upon by the Insured and the Insurers or failing agreement to be appointed by the President of the Institute of Chartered Accountants in England and Wales/of Scotland/in Ireland as applicable) whose decision shall be final and binding on both parties.
- Furthermore, in the event of any dispute between any Insurers concerning this insurance, such dispute shall be referred to arbitration before a sole arbitrator, to be mutually agreed upon or, failing agreement, to be appointed by the President for the time being of the Institute of Chartered Accountants (in England and Wales/of Scotland/in Ireland as applicable) whose decision shall be binding on both parties.
- B.13 This certificate shall be governed by and construed in accordance with the laws of England and Wales/Scotland/Ireland as applicable.
- B.14 The courts of England and Wales/Scotland/Ireland as applicable shall have exclusive jurisdiction to hear and determine any suits, actions or proceedings and to settle any disputes that may arise out of or in connection with this Certificate.
- B.15 If the Institutes become subrogated to the Insured's rights under this policy arising from their making a payment to a Third Party from the Institute Compensation Fund, the Institute shall be deemed hereby to rank as a preferential creditor and their claim shall have priority over any other party who may also become subrogated to the Insured's rights hereunder.
- B.16 This policy may not be cancelled except if the Insured and the Insurer agree mutually in writing to cancel the policy in which case this Insurance may be cancelled by the Insurers by mailing a written notice of cancellation to the Insured at the address shown in the Schedule stating when such cancellation shall be effective being a date not less than seven days thereafter.
- In the event of cancellation the Insurer will immediately notify the relevant Institute being the Institute of Chartered Accountants in England and Wales (the ICAEW), the Institute of Chartered Accountants of Scotland (the ICAS) or the Institute of Chartered Accountants in Ireland (the ICAI) of the cancellation and the name of the Insured.
- B.17 A person who is not a party to this certificate has no rights under the Contracts (Rights of Third Parties) Act 1999 or any equivalent legislation in the Republic of Ireland or any amendment or re-enactment thereof to enforce any term of this certificate. This condition does not affect any right or remedy of a third party which exists or is available other than by virtue of the Contracts (Rights of Third Parties) Act 1999, or any equivalent legislation in the Republic of Ireland.

Section C - Special Conditions

C.1 The Insurers will not exercise their right to avoid this Certificate or any contract of insurance herein or claim to be discharged from any liability hereunder, on the grounds of any alleged non-disclosure or misrepresentation of facts or alleged untrue statements in the Proposal Form or in any other information which may have been supplied, provided always that the Insured shall establish to Insurers' reasonable satisfaction that such alleged non-disclosure, misrepresentation or untrue statement was free of any fraudulent conduct or intent to deceive.

However, if such alleged non-disclosure, misrepresentation or untrue statement consists of or includes a failure to inform the Insurers of any circumstance of which the Insured was aware which might give rise to a loss or claim against the Insured the indemnity hereunder in respect of that loss or claim shall be limited as follows:

- (a) where the Insured should have notified such circumstance under any previous insurance (whether with other Insurers or not) the indemnity hereunder shall be limited to the indemnity which would have been available under the earliest such previous insurance if such circumstance had been properly notified;
- (b) where the Insured should have notified such circumstance under this Certificate prior to obtaining any increase in the limit of indemnity hereunder or other variation of the terms hereof the indemnity hereunder shall be limited to the indemnity which would have been available prior to such increase in cover or variation of the terms hereof.

C.2 Where the Insured's breach of or non-compliance with any condition of this Certificate has resulted in prejudice to the Insurers:

- (a) in the handling or settlement of any Claim against the Insured,
- (b) in the amount of any loss sustained by the Insured,
- (c) in the obtaining of reimbursement from any dishonest or fraudulent person as referred to in Condition B.10, the indemnity afforded hereunder (including liability for claimants costs) shall be reduced to such sum as in the Insurers' reasonable opinion would have been payable by them in the absence of such prejudice.

Section D - Definitions

- D.1 "**ALTERNATE**" means any individual practitioner, partnership, limited liability partnership or company who is acting in connection with the arrangements to cover the incapacity or death of a sole practitioner.
- D.2 "**CLAIM**" shall mean a demand by a Claimant for compensation or damages from, or the assertion of a right against, any Insured and shall be deemed to include any complaint or reference to any Ombudsman appointed pursuant to the provisions of the Financial Services and Markets Act 2000 or any amendment or re-enactment thereof which arises out of the conduct of Professional Business carried on by, or on behalf of, the Insured.

"**CLAIMANT**" shall be deemed to include a complainant to any such Ombudsman.
- D.3 "**COMPUTER**" shall mean any computer or other electronic data processing device, equipment or system, any hardware, software, program, instruction, data or component utilised or intended to be utilised therein or thereby, or any actual or intended function of or process performed by any of the foregoing.

- D.4 **"DIRECTOR"** shall have the meaning given by section 741(1) of the Companies Act 1985, article 9 of the Companies (Northern Ireland) Order 1986, section 2 of the Companies Act 1960 of the Republic of Ireland or section 27 of the Companies Act 1990 of the Republic of Ireland as appropriate.
- D.5 **"FIRMS"** Wherever the word "Firm(s)" appears herein the same shall be deemed to read "the Firm(s) or company(ies) or limited liability partnership(s) named in the Schedule and save for the purposes of Condition B.5 includes the predecessors in business of the said Firm(s)".
- D.6 **"INSURED PERSON"** means any natural person insured hereunder.
- D.7 **"MEMBER"** means any member of a limited liability partnership, including, without limitation, a designated member, save that such a Member shall only be an Insured for the purposes of this policy if and insofar as any Claim or Claims arise out of Professional Business carried on by the Member for or on behalf of the Firm(s) named in the Schedule(s).
- D.8 **"PARTNER"** shall have the meaning given by the Partnership Act 1890.
- D.9 **"PERIOD OF INSURANCE"** means the period of insurance specified in the Schedule.
- D.10 **"PROFESSIONAL BUSINESS"** includes advice given or services performed of whatsoever nature by or on behalf of the Insured, wherever or by whomsoever given or performed irrespective of whether or not a fee is charged, but provided that if a fee is charged in respect of such advice or service then that fee is taken into account in ascertaining the income of the Firm(s).
- D.11 **"SERVICES"** performed whilst holding the appointment of Company Secretary, Registrar or Director as referred to in the Definition of "Professional Business" shall mean all services performed or advice given by the Insured in connection with tax matters, secretarial work, share registration, financial advice to management, book-keeping, management accounting, financial investigation and reports, financial claims - their negotiation and settlement, company formations, investment advice, insurance and pension scheme advice and computer consultancy.
- D.12 **"THE INSURED"** shall mean each and all of the following persons, each of whom shall be severally insured hereunder:
- (a) Those persons named in the Proposal Form dated as shown in the Schedule as partners or directors or Members of the Firm(s) (or named as the principal where the Firm(s) is a sole practitioner) and any other person who may at any time during the Period of Insurance become a partner or director or Member in the Firm(s),
 - (b) Any former partner or director or Member of the Firm(s) including any such former partner or director or Member whilst acting as a consultant to the Firm(s),
 - (c) Any person who is or has been under a contract of service with the Firm(s),

The above definition of "Professional Business" shall be deemed to extend to any of the Insured whilst holding any individual personal appointment (including, but without prejudice to the generality of the foregoing, any appointment as a trustee or personal representative made or accepted in the course

- (d) Any person who is or has been under a contract of service with a Member save that such person shall only be an Insured for the purpose of this policy if and insofar as any Claim or Claims arise out of Professional Business carried on by such person for or on behalf of the Firm(s) named in the Schedule.
- (e) The estates and/or legal representatives of any Insured Person noted under (a), (b), (c) or (d) hereof in the event of death, incapacity, insolvency or bankruptcy.
- (f) Any company or limited liability partnership named as the Insured in the Schedule.
- (g) Any person who is acting on behalf of the firm as an "Alternate".
- (ii) any dispute between the Firm or any Member as an employer or potential employer and any person who is or has been or has made an application to be under a contract of service with the Firm or any Member.

Section E - Exclusions

This Certificate shall not indemnify the Insured against any Claim or for any loss:

- E.1 (a) If the action is brought in any court of The United States of America or Canada,
- (b) Arising from Professional Business carried out from any office or other premises situated in The United States of America or Canada.
- E.2 Arising directly or indirectly from:
 - (i) bodily injury, mental injury, psychological injury, anguish, emotional distress, shock, sickness, disease or death sustained by any person who is or has been under a contract of service with the Firm or any Member arising out of or in the course of his or her employment; and/or
- E.3 For death of or bodily injury to or psychological injury, emotional distress or anguish, shock, sickness or disease of any person (not being a person who is or has been under a contract of service with the Firm(s) or any Member), save that this exclusion will not apply to any loss or any Claim for psychological injury, emotional distress or anguish or shock which arises from any actual or alleged breach of duty in the performance of (or failure to perform) Professional Business.
- E.4 Save in respect of Insuring Clause A.2, for physical loss of or damage to property.
- E.5 Save in respect of Insuring Clause A.2, arising directly or indirectly from the ownership, possession or use by the Insured of land, buildings, aircraft, watercraft, vessels or mechanically propelled vehicles.
- E.6 In respect of which the Insured are entitled to indemnity under any other insurance except in respect of any excess beyond the amount which would have been payable under such insurance had this Certificate not been effected.
- E.7 Arising out of any circumstance or occurrence which has been notified under any other policy or certificate of insurance attaching prior to the inception of this Certificate.
- E.8 In respect of dishonest or fraudulent acts or omissions committed by any person after discovery of reasonable cause for suspicion or fraud or dishonesty on the part of that person.



- E.9 Made against the Insured by any Underwriter or Insurance Company arising out of the Insured's activities as their Insurance Agent unless the Underwriter or Insurance Company has obtained a judgement in any court against the Insured notwithstanding anything to the contrary contained in Condition B.7 of this Certificate.
- E.10 Arising out of or in connection with any trading losses or trading liabilities incurred by any business managed by or carried on by the Insured, but this exclusion is not to apply to any claims made against the Insured for negligence in the normal course of their conduct of any receivership or procedures under the Insolvency Act 1986 or any equivalent legislation in the Republic of Ireland.
- E.11 Arising out of the giving of any express or implied warranty or guarantee relating to the financial return of any investment or portfolio of investments.
- E.12 Directly or indirectly caused by, or contributed to by, or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or from war, invasions, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- E.13 Save in respect of Condition B.10, by any person comprising the Insured against any other person comprising the Insured.
- E.14 For any fine or penalty or any multiple damages, exemplary or punitive damages or aggravated damages, save that:
- (a) this exclusion will not apply to any Claim relating to any actual or alleged defamation arising out of the conduct of Professional Business carried on by, or on behalf of the Insured; and
- (b) this exclusion will not operate to exclude or limit (or be construed as excluding or limiting) the scope of indemnity afforded by Insuring Clause A.3.
- E.15 Save in respect of the performance (or non-performance) of Services as defined in D.11, arising out of any Insured acting as Company Secretary or Registrar or Director.
- E.16 Arising from any claim made against an Insured directly or indirectly caused by or resulting from any act of terrorism.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force of violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This exclusion also excludes loss, damage, costs or expense of whatsoever nature arising from a Claim made against an Insured directly or indirectly caused by or resulting from any action taken in controlling, preventing or suppressing any act of terrorism.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- E.17 Arising out of or relating directly or indirectly to or in consequence of seepage, pollution or contamination of any kind, save that this exclusion will not apply to any loss or any Claim which arises from any actual or alleged breach of duty in the performance of (or failure to perform) Professional Business.

- E.18 Arising directly from goods sold, supplied, repaired, altered, manufactured, constructed, installed or maintained by the Insured or by any person acting for or on behalf of the Insured. For the avoidance of doubt, the term "goods" as referred to above shall apply to Packaged Software, but shall not apply to any other computer software or any amendments or adaptations of Packaged Software.

Packaged Software shall mean any software produced by a third party that is marketed for general distribution on a wholesale or retail basis. For the avoidance of doubt, this exclusion shall not apply to any claim or loss arising from amendments or adaptations made to Packaged Software by or on behalf of the Insured.

- E.19 Arising directly from any liability assumed by the Insured under any express warranty or guarantee unless such liability would have attached to the Insured notwithstanding such express warranty or guarantee.

Exclusion Added By Endorsement

Insurers, having received information concerning the Insured's preparedness for the issue known variously as the 'millennium computer problem', the 'year 2000 problem', the 'computer date change problem' or similar, the following exclusion will apply to this Certificate.

YEAR 2000 EXCLUSION

This Policy shall not indemnify the Insured in respect of any claim, loss, liability or expense caused by or arising directly or indirectly from or in any way relating to any Computer System, whether or not the property of the Insured, not being Year 2000 Compliant. In addition this Policy shall not indemnify the Insured in respect of any claim, loss, liability or expense arising directly or indirectly or in

any way relating to any correction, conversion, renovation, rewriting or replacement of, or any failure to correct, convert, renovate, rewrite or replace any Computer System related to Year 2000 Compliance.

The following are added to the Definitions section of this Policy.

COMPUTER SYSTEM

Shall mean any computer data processing equipment media or part thereof, or system of data storage and retrieval, or communications system, network, protocol or part thereof, or storage device, microchip, integrated circuit, real time clock system or similar device or any computer software (including but not limited to application software, operating systems, runtime environments or compilers), firmware or microcode.

YEAR 2000 COMPLIANT/COMPLIANCE

Shall mean that neither performance nor functionality of the computer system is affected by dates prior to, during or after the Year 2000. In particular:

- Rule 1** No value for current date will cause any interruption in operation of the Computer System.

- Rule 2** Date based functionality and performance of the Computer System must behave consistently for dates prior to, during and after the year 2000.

- Rule 3** In all interfaces and data storage of the Computer System the century in any date must be specified either explicitly or by unambiguous algorithms or inferencing rules.

- Rule 4** The year 2000 must be recognised as a leap year.

All other Policy provisions remain unaltered.

Data Protection Act 1998

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties, if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act defines as sensitive, such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by us or our agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Should you wish to receive a copy of the information we hold on you, please contact the Compliance Officer, Brit Insurance Limited at 55 Bishopsgate, London, EC2N 3AS.

Complaint Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact: - Your Broker or Agent from whom you bought your policy of insurance.

In the unlikely event you remain dissatisfied, please contact:-

**The Customer Relations Officer,
Brit Insurance Limited
55 Bishopsgate,
London EC2N 3AS**

Telephone: **020 7984 8600**

Fax: 020 7984 8859

E-mail: enquiries@britinsurance.com

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1 million (for a group of companies, this means a group annual turnover of less than £1 million). The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million; and from trusts with a net asset value of less than £1 million.

**The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR**

Helpline: **0845 080 1800**

Switchboard: **020 7964 1000**

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme
We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

**Financial Services Compensation Scheme,
7th Floor Lloyds Chambers, Portsoken Street,
London, E1 8EN**

Telephone: **020 7892 7300**

Fax: **020 7892 7301**

Email: enquiries@fscs.org.uk

SCHEDULE

Policy Number:

Date of Proposal:

Insured
(the name of the firm or company, and in the case of
a partnership the names of all the present partners):

Address(es) of the Insured:

Insured's Professional Business (as stated in Proposal):

Period of Insurance:

Limit of Indemnity:

Excess:

Premium:

Geographical Limits:

Retroactive Date:

Endorsements:

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Signed for Brit Insurance

