

# FSA Insurance Brokers Aggregate BIL Professional Indemnity Insurance

## Policy Wording

In consideration of the payment of premium specified in the **Schedule** the **Insurer** hereby agrees 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**

55 Bishopsgate London EC2N 3AS  
T: 020 7984 8500 F: 020 7984 8501  
[www.britinsurance.com](http://www.britinsurance.com)

Authorised and regulated by the Financial Services Authority  
Member of the Association of British Insurers  
Brit Insurance Limited is registered in England and Wales number 2763688

## Basis of Insurance

On payment of the premium stated in the **Schedule** by the **Insured** to the **Insurer** the **Insurer** will subject to the provisions of this **Policy** indemnify the **Insured** as provided for within Section 1 The Policy Cover of this **Policy**.

The **Proposal** shall form the basis of this insurance contract and is incorporated herein.

## Choice of Law

You and the **Insurer** are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law which will apply is the law of England and Wales.

## Definitions and Interpretations

Various words and phrases have a standard meaning within this **Policy** and such meanings are defined in this section.

Any word or phrase which has a definition set out below is printed throughout this **Policy** in bold type. Where a more general meaning applies this will be apparent from the way it is used in this **Policy**.

### Appointed Representative

Any person or firm who is permitted or required to carry on regulated activities of a prescribed description under a contract with the **Insured**, for whose activities in carrying on the whole or part of that business the **Insured** has accepted responsibility, and who has been accepted noted and agreed by the **Insurer**.

### Circumstance

Any **Circumstance** of which the **Insured** first becomes aware during the **Policy Period** which is likely to give rise to a claim against them and is subject to the indemnity provided under this **Policy**.

### Defence Costs

All legal costs and expenses incurred with the prior written consent of the **Insurer** in the investigation, defence or negotiation of the settlement of any claim or **Circumstance**, including any complaint to the Financial Ombudsman Service.

**Defence Costs** do not include the overheads of the **Insured**, including but not limited to the salaries, wages or benefits of any of its directors, officers,

**Employees**, in-house lawyers or other in-house professional advisers.

The **Excess** does not apply to **Defence Costs**.

### Documents

All forms of **Documents** of whatsoever nature including computer system records (provided the **Insured** maintains duplicates of computer system records).

### Employee

Any person currently or previously employed under a contract of service with the **Insured** including partners, executive and non executive directors, consultants and temporary employees employed by the **Insured**.

### Excess

The first amount of each claim which is payable by the **Insured** and for which no insurance is provided by this **Policy**.

The amount of the **Excess** is stated in the **Schedule**.

### Firm

- (a) The **Firm(s)** identified as the **Insured** in the **Schedule** and named in the **Proposal** being either a partnership comprised solely of the partners and former partners, sole trader or corporate body.
- (b) Any firm(s) or business(es) or any subsidiary firm(s) or subsidiary business(es) for which the **Insured** is legally liable in consequence of their acquisition (whether partial or otherwise) either prior to the inception of this **Policy** or during the **Policy Period** provided the **Insurer** has been notified in writing of their existence and has agreed to insure such firm(s) or business(es).

### Geographical Limits

Worldwide excluding USA and Canada, unless stated otherwise in the **Schedule**.

## Insured

- (a) the **Firm**
- (b) any partner, director or principal of the **Firm** including any person appointed to such position during the **Policy Period**
- (c) any former partner, director or principal of the **Firm**
- (d) the estate, personal representatives or trustee or assignee in bankruptcy of (a), (b) and/or (c).

## Insurer

Brit Insurance Limited.

## Limit of Indemnity

The sum stated in the **Schedule** which applies in respect of all claims, inclusive of all costs and expenses including **Defence Costs**, for which indemnity is provided under this **Policy**. The **Insurer's** total aggregate liability shall not exceed the **Limit of Indemnity** during the **Policy Period**.

For the avoidance of doubt it should be noted that the indemnity afforded under the terms of this **Policy** is provided jointly to all parties constituting the **Insured** and for all purposes this **Policy** shall be considered as a joint policy with one **Limit of Indemnity**.

For the purposes of determining the **Limit of Indemnity** and the application of the **Excess**, any claim or claims arising from one originating cause or series of events or occurrences attributable to one originating cause (or related causes) or the acts, errors or omissions of one person or persons acting together or in which such person or persons is/are concerned or implicated shall be deemed to be one claim.

## Policy Period

The period specified in the **Schedule**.

## Policy

The contents of this document together with the **Schedule**, incorporating all Endorsements, issued from time to time by the **Insurer** to attach to this insurance together with the **Proposal** which shall all be read together as evidencing the contract of insurance.

## Professional Business

The business as stated in the **Schedule**, including the **Insured's** involvement in insurance and or mortgage mediation, and any other business as may be specifically stated in any Endorsement to this **Policy**.

## Proposal

The proposal for the insurance cover provided by this **Policy** including the proposal form identified in the **Schedule** together with any other documentation or information submitted to the **Insurer** for this purpose.

## Schedule

The **Schedule** attaching to this **Policy**, incorporating all Endorsements.

## Section 1 | Policy Cover

The **Insurer** will indemnify the **Insured** in respect of:

### 1. Legal Liability

claims made against the **Insured** and notified to the **Insurer** during the **Policy Period** incurred in the conduct of the **Insured's Professional Business** which give rise to a civil liability as a result of:

- (a) breach of professional duty arising out of negligence on the part of:
  - (i) the **Insured**
  - (ii) any **Employee**
  - (iii) any **Appointed Representative**
- (b) libel and slander committed without intentional malice by:
  - (i) the **Insured**
  - (ii) any **Employee**.
  - (iii) any **Appointed Representative**
- (c) any dishonest or fraudulent act or omission on the part of:
  - (i) any **Employee**.
  - (ii) any **Appointed Representative**

- d) any unintentional breach of confidentiality on the part of:
- (i) the **Insured**
  - (ii) any **Employee**.
  - (iii) any **Appointed Representative**

In the case of any claim arising out of any dishonest or fraudulent act or omission on the part of any **Employee** or **Appointed Representative**

- (i) no person committing or condoning such dishonest or fraudulent act or omission shall be entitled to indemnity
- (ii) no indemnity shall be provided for dishonest or fraudulent acts committed by any person after discovery by the **Insured** thereof or reasonable cause for suspicion of fraud or dishonesty on the part of that person
- (iii) no indemnity shall be provided for dishonest or fraudulent acts committed by any partner or director of the **Insured**
- (iv) the following shall be deducted from any amount payable by the **Insurer**:
  - (a) any monies which, but for such dishonest or fraudulent act or omission would be due from the **Insured** to the person committing or condoning such act or omission
  - (b) any monies held by the **Insured** and belonging to such person
  - (c) any monies recovered following action as described in Claims Condition 2(b)(iii).
- (v) no indemnity shall be provided for any act, error or omission by any **Appointed Representative** unless the **Appointed Representative** was acting on behalf of the **Insured** and the **Insured** had accepted responsibility in writing in the **Insured's** contract with the **Appointed Representative** for the relevant act, error or omission.

2. Loss of **Documents**

any reasonable cost or expense incurred by the **Insured** (and to which the **Insurer** has consented) in replacing and restoring **Documents** either owned by or the responsibility of the **Insured** in the conduct of the **Insured's Professional Business** which are discovered lost or damaged and notified to the **Insurer** during the **Policy Period**.

For the purpose of this Clause only, the **Excess** payable by the **Insured** is GBP1,000, or equivalent currency, and the **Limit of Indemnity** shall be limited to GBP25,000, or equivalent currency, in all during the **Policy Period**. The equivalent currency exchange rate will be fixed at the time of any first payment applicable under this Clause.

3. Financial Ombudsman Service Awards

any binding award of compensation imposed by the Financial Ombudsman Service notified to the **Insurer** during the **Policy Period**.

Provided that the circumstances giving rise to the award may otherwise be the subject of indemnity under this **Policy**.

4. Compensation for Court Attendance

the cost of attendance at any court of any of the undermentioned persons as a witness at the request of the **Insurer** in connection with a claim in respect of which the **Insured** is entitled to indemnity under clause 1 of the Policy Cover at the following rates per day on which attendance is required

- (i) any principal, partner or director of the **Insured** GBP500
- (ii) any **Employee** GBP200

PROVIDED THAT:

- (A) the liability of the **Insurer** in respect of all Policy Cover Clauses, including any Extensions shall not exceed the **Limit of Indemnity**.
- (B) in respect of any claim, costs or expenses arising under Policy Cover Clauses 1 and 3 and any Extensions, the **Excess** is payable by the **Insured** and the **Insurer** shall thereafter be liable to indemnify the **Insured** only in excess of such amount.

## Section 2 | Conditions

### 1. Duties of the Insured

It is a condition of this **Policy** that:

- (a) the **Insured** must pay to the **Insurer** all premiums due to the **Insurer** together with all taxes due on the premiums
- (b) the **Insured** must not notify any claim knowing it to be false or fraudulent as regards amount or otherwise
- (c) beginning with the **Insured's Proposal** and continuing to the end of the **Policy Period** the **Insured** is under a continuing duty to disclose to the **Insurer** as soon as is reasonably practicable all material changes.

Any breach of Condition 1(a), (b) or (c) above by the **Insured** will entitle the **Insurer** at their discretion to terminate this **Policy** from the date of inception and all claims shall be forfeited.

### 2. Claims Conditions Precedent to Liability

The following Conditions are Conditions precedent to the **Insurer's** liability. No claim will be paid unless full and complete adherence to these Conditions is maintained by the **Insured**.

#### (a) Notification

The **Insured** shall give notice to the **Insurer**, as soon as is practicable, of:

- (i) any claim made against the **Insured** or
- (ii) any **Circumstance** or
- (iii) the discovery of or any reasonable cause for suspicion of any dishonest or fraudulent act or omission on the part of any **Employee** or any **Appointed Representative**.

Notification of any claim or **Circumstance** is to be made via the Brit Claims Notification Line by:

- Telephone on 0800 587 6713
- E-mail to [britinsurance@cl-claims.com](mailto: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 to the contrary, receipt of notice by the **Insured's** Intermediary will not be treated as notice to the **Insurer**).

Provided that such notice as required in 2(a)(ii) and (iii) of this Condition has been given during the **Policy Period**, any resultant claim arising from such matters notified, shall be deemed to have been given during the **Policy Period**, provided however that this deeming provision shall only have effect if:

- (1) such notice states precisely why a claim is likely and if so, from whom, and
- (2) the **Insured** complies within a reasonable time and at their own expense with any reasonable request by the **Insurer** for further information in relation to the matters notified and
- (3) the **Insured** complies within a reasonable time and at their own expense with any request by the **Insurer** for steps to be taken to reduce or avert the said risk.

For the avoidance of doubt, no other Condition of this **Policy** shall have the effect of limiting the **Insurer's** right to refuse to give effect to this deeming provision in the event of a failure by the **Insured** to comply with a request under 2(a)(1), (2) and (3) above.

#### (b) Co-operation

- (i) The **Insured** must not, at any time, make any admission of liability, arrangement, compromise, offer, promise or payment without the consent of the **Insurer**
- (ii) Following notification of a claim or **Circumstance** the **Insured** shall, at their own expense, give all information and assistance within timescales reasonably required by the **Insurer**
- (iii) If the **Insurer** so requests the **Insured** shall, at their own expense, take all reasonable steps to effect recovery from any person committing or condoning any dishonest or fraudulent act or omission or from the estate and/or legal representatives of such person.

### 3. Insurer's Rights

#### (a) Notification

Following notification of a claim or a **Circumstance** the **Insurer** will be entitled:

- (i) at their discretion, to take over and conduct in the name of the **Insured** the

investigation, defence or settlement of any such matter

(ii) at any time, to pay to the **Insured** the amount of the **Limit of Indemnity** (less the **Excess** and any sum already paid or expended during the **Policy Period**) or any lesser amount for which, in the **Insurer's** opinion, any claim or claims can be settled and shall then cease to have conduct and control of the claim or proceedings and be under no further liability in respect of such costs, claim or claims. The **Insurer** shall not be responsible for any loss which the **Insured** may claim to have sustained by reason of the **Insurer** having so acted

(iii) to be subrogated to all rights of recovery the **Insured** may have against any party and the **Insured** shall do nothing to prejudice such rights. It is agreed however that the **Insurer** shall not exercise such rights against any **Employee**, unless such claim has been brought about or contributed to by the dishonest fraudulent criminal or malicious act or omission of the **Employee**.

(b) Innocent Non Disclosure

(i) Should the **Insurer** be entitled to avoid this **Policy** from inception or from the time of any variation in cover by reason of any non disclosure or misrepresentation, the **Insurer** may at its discretion maintain this **Policy** in force but exclude from the indemnity afforded any claim arising from the information which ought to have been disclosed or was misrepresented at inception or at the time of any variation in cover.

(ii) Notwithstanding the above, in the event of any non disclosure or misrepresentation at the inception of this **Policy** which immediately follows on from the expiry of a policy with the **Insurer** for the preceding policy period, the **Insurer** may, waive its rights to avoid this **Policy** provided that:

(1) the **Insured** is able to establish to the satisfaction of the **Insurer** that such non disclosure or misrepresentation was innocent and free from any fraudulent intent to deceive and

(2) the premium and terms shall be adjusted at the discretion of the **Insurer** to those which would have been applied had such information been disclosed and

(3) where the **Insured** should have notified a **Circumstance** to the **Insurer** during a preceding policy period and the indemnity or cover to which the **Insured** would have been entitled in the preceding policy period was in any way more restricted than that provided at the date of notification, the **Insurer** may elect to be liable to no greater extent than the indemnity or cover applicable during such preceding policy period.

4. Administrative Conditions

(a) Arbitration Clause

Any dispute or difference between the **Insured** and the **Insurer** arising from this **Policy** shall be referred to a Queen's Counsel of the English Bar whose identity shall be mutually agreed upon between the **Insurer** and the **Insured** or to any other party as may be mutually agreed.

The findings of the appointed Queen's Counsel (or the party as may be mutually agreed) shall be binding upon the **Insurer** and the **Insured** and the costs of such an exercise shall be allocated by the Queen's Counsel (or the party as may be mutually agreed) on the basis he/she considers fair and equitable.

(b) Cancellation

The **Insurer** may terminate this **Policy** by giving thirty days notice to the **Insured** with any appropriate refund of premium.

### Section 3 | Exclusions

This **Policy** shall not indemnify the **Insured** in respect of:

1. Activities as Agent

any claim by any insurer or underwriter by reason of any negligent act, error or omission committed in the course of the **Insured's**, **Employee's** or the **Appointed Representative's** activities as agent of such insurer or as claims adjusters.

2. Asbestos and Toxic Mould

or in any manner related to, asbestos and Fungi.

For the purposes of this clause, Fungi shall mean any fungus or mycota or any by-product or type of infestation produced by such fungus or mycota, but not limited to mould, mildew, mycotoxins, spores or any biogenic aerosols.

In any claim and in any action, suit or other proceedings to enforce a claim under this **Policy**, the burden of proving that such claim does not fall within this Exclusion shall be upon the **Insured**.

For clarification, this Exclusion does not apply in respect of any claim, loss, liability or expense arising directly or indirectly out of the negligent failure to place insurances for the above named events, or any other breach of professional duty, by the **Insured** or any person or firm acting on behalf of the **Insured**.

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

3. Bodily Injury and Property Damage

any claim, loss, liability or expense arising directly or indirectly out of

- (a) any bodily, mental or emotional injury, sickness, disease or death or
- (b) any loss of or damage to property, other than covered under Policy Cover Clause 2

of any third party unless such claim, loss, liability or expense arises from negligent advice, design or specification.

4. Breach of Contract of Employment

any claim, loss, liability or expense arising out of any contract of service or obligation owed by the **Insured** as employer including any claim for wrongful or unfair dismissal.

5. Claims and Circumstances Known at Inception

any claim or **Circumstance**

- (a) known to the **Insured** prior to the inception of this **Policy** or which in the reasonable opinion of the **Insurer** ought to have been known or
- (b) notified to the **Insurer** or any other insurer by the **Insured** under any other insurance prior to the inception of this **Policy**.

6. Computer Network and Data Corruption

any claim, loss, liability or expense arising directly or indirectly, out of

- (a) the corruption, erasure, theft, alteration of, or
- (b) the access or lack of access to, or
- (c) the interference with

electronically held data of or by the **Insured** wholly or partly caused by any computer virus or by any person who is not a partner, director or employee currently employed by the **Insured** or any **Appointed Representative**.

7. Computer Records

any claim, loss, liability or expense arising out of loss, distortion or erasure of computer records

- (a) whilst mounted in or on any machine for use or processing unless caused by any negligent act or omission on the part of the **Insured** or
- (b) resulting from wear, tear, vermin or gradual deterioration or
- (c) caused by climatic or atmospheric conditions or extremes of temperature or
- (d) due to the presence of magnetic flux or due to loss of magnetism.

8. Controlling Interest/Associated Companies

any claim by

- (a) any parent or subsidiary company of the **Insured** or any company having the same parent company as the **Insured** or
- (b) any other company in which the **Insured** has a majority shareholding in excess of 50% or
- (c) any other company in common ownership with the **Insured**

unless such claim emanates from an independent third party.

9. Disclosure of Commission

any claim, loss, liability or expense arising directly out of a dispute concerning the payment of commission, fees or other remuneration to the **Insured**.

10. Employers' Liability

any claim, loss, liability or expense arising out of bodily injury, sickness, disease or death sustained by any person arising out of and in the course of their employment by the **Insured** in any capacity.

11. Failure to Account for Monies

any claim, loss, liability or expense save as otherwise specifically provided herein arising out of the failure to account for monies.

12. **Geographical** and Jurisdiction Limits

any claim, loss, liability or expense arising out of

- (a) work in connection with any contract performed outside the **Geographical Limits** or
- (b) any judgement award payment or settlement made within countries which operate under the laws of the United States of America or Canada or
- (c) any order made anywhere in the World to enforce any judgement, award, payment or settlement either in whole or in part, made in the courts of or under the laws of the United States of America or Canada.

13. Insolvency

any claim, loss, liability or expense, directly or indirectly, arising from the insolvency, receivership, bankruptcy, liquidation or financial inability to pay, of the **Insured** or any insurance company, reinsurance company, underwriter, syndicate, agent, broker or intermediary, benefit plan, self insurance plan, insurance pool or risk retention group, financial institution or other risk bearing entity with whom, or through whom, coverage has been placed or obtained.

14. Market Fluctuation

any claim, loss, liability or expense arising out of the depreciation or loss of investments when such depreciation or loss is a result of normal or abnormal fluctuations in any financial stock or commodity or other markets which are outside the influence or

control of the **Insured**, any **Employee** or **Appointed Representative**.

15. Nuclear Risks and War/Terrorist Risks

any claim, loss, liability or expense arising out of, or caused by or contributed to by

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel, waste or substance
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear component thereof,
- (c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, civil commotion assuming the proportion of or amounting to a popular uprising, 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, or
- (d) any act or acts, or threat thereof, of terrorism, force or violence for political, religious or other ends directed towards the overthrowing or influencing of the government, or for the purpose of putting the public in fear, by any person or persons acting alone or on behalf of or in connection with any organisation.

In any claim and in any action, suit or other proceedings to enforce a claim under this **Policy**, the burden of proving that such claim does not fall within this Exclusion shall be upon the **Insured**.

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

For clarification, this Exclusion does not apply in respect of any claim, loss, liability or expense arising directly or indirectly out of the negligent failure to place insurances for the above named events, or any other breach of professional duty by the **Insured**.

16. Other Insurance

any claim, loss, liability or expense arising out of a situation where the **Insured** is entitled to indemnity under any other insurance except in

respect of any sum beyond the amount which would have been payable under such other insurance had this **Policy** not been effected.

17. Punitive or Exemplary Damages

any claim, loss, liability or expense arising out of any fines, penalties, punitive or exemplary damages.

18. Retroactive Date

any claim, loss, liability or expense arising out of any act, error or omission committed or alleged to have been committed prior to the Retroactive Date (if any) specified in the **Schedule**.

19. Warranty or Guarantee

any claim, loss, liability or expense arising out of the giving of any warranty, indemnity or guarantee unless such liability would have attached to the **Insured** notwithstanding such express warranty, indemnity or guarantee.

## Overriding Exclusion

A person who is not a party to this **Policy** has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any terms of this **Policy** but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

## Further Information

### 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  
55 Bishopsgate,  
London EC2N 3AS

### 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 8BN  
Fax: 020 7892 7301

### Complaints 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 Manager  
Brit Insurance Limited  
55 Bishopsgate, London EC2N 3AS

Tel: 020 7984 8600  
Fax: 020 7984 8859  
E-mail: [customer.relations@britinsurance.com](mailto:customer.relations@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](http://www.financial-ombudsman.org.uk)

### Brit Insurance Limited

55 Bishopsgate London EC2N 3AS  
T: 020 7984 8500 F: 020 7984 8501  
[www.britinsurance.com](http://www.britinsurance.com)

Authorised and regulated by the Financial Services Authority  
Member of the Association of British Insurers  
Brit Insurance Limited is registered in England and Wales number 2763688

## 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**):

**Policy Period:**

**Limit of Indemnity:** GBP

**Excess:** GBP

**Premium:** GBP

**Geographical Limits:**

Retroactive Date:

Endorsements:

Signed For Brit Insurance Limited.

Date: