



## Members Professional Indemnity and Public Liability Policy Summary

### Hiscox information technology (IT)

PI & PL Policy Summary  
PI IT1 (2) Policy wording  
GL Portfolio (2) Policy wording

#### What is a policy summary?

This document provides key information about the Hiscox IT PI and PL insurance policy. If you have any additional questions, please contact Professional Passport.

**Policy name:** Hiscox IT PI & PL

**Type of insurance:** Professional indemnity & public liability

**Underwritten by:** Hiscox Insurance Company Limited

#### Relevant Professional Indemnity Policy Wording – PI IT1 (2)

##### Professional indemnity significant features and benefits

The Hiscox IT PI policy is specifically designed for IT professionals which means that you get tailored cover to suit your needs.

##### Key benefits include:

- Cover is extended to defined 'deliverables' to ensure effective coverage for IT Companies
- Cover applies to breach of a written contract to supply deliverables which do not conform with the written specification contained in the contract
- Cover extends to apply to any breach of a duty of care by a contract worker supplied by you and where you have assumed liability for that breach under your contract
- Cover includes third party liability for the loss of professional documents. It will also pay to reconstitute such documents if they are lost or damaged
- Mitigation of loss cover will pay out to fix an error and protect your client relationships where a greater liability under the policy can be prevented (for example, if a client withholds payment following a professional error)

##### Professional indemnity significant or unusual exclusions/limitations

The cover is on a claims made basis, requiring the claim to be first made and notified to us.

You will normally not have to pay an initial amount for each claim made against you under the policy. This policy has an excess £500 on Professional Indemnity and £250 on Public Liability.

You must go to reasonable lengths before entering into any contract to ensure that you can fulfill that contract.

Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.

You have an obligation to take reasonable steps to remedy any defects in deliverables which you have supplied to a client either prior to the client's acceptance of the deliverables or within 180 days of this.

You must take reasonable steps to maintain back up copies of data files or programmes.

You must limit liability for consequential losses under contract where it was reasonable for

you to have done so.

Any type of work you undertake which has not been declared to and accepted by us will not be covered.

Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to inception of the policy are excluded.

Any claims caused by the transmission of a computer virus by you are excluded.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is and, as importantly, what is not covered. The wordings can be viewed on our website [www.hiscox.com](http://www.hiscox.com).

Any special conditions, limitations or terms that may apply to an individual risk policy will be clearly shown in your individual quotation and schedule of insurance.

## **Relevant Public & Products Policy Wording – GL Portfolio (2)**

### **Public & products liability significant features and benefits**

- Claims against you for bodily injury or property damage
- Claims against you for personal injury or denial of access
- Criminal proceedings

### **Public & products liability significant or unusual exclusions/limitations**

Property for which you are responsible.

Injury to employees.

Pollution.

Computer Virus.

Professional advice.

Deliberate or Reckless acts.

Contracts.

Date recognition.

War, Terrorism and Nuclear risks.

Asbestos.

Restricted recovery rights.

Non – Compensatory payments.

Your Products:

Repairing / reconditioning and replacing.

Relating to or installed in, or tooling used in their manufacture of, any aircraft or ground support or control equipment.

Claims outside the applicable courts.

### **Claims service**

If you suffer a loss and need to make a claim you should contact Professional Passport immediately. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0870 084 3781. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

### **Questions and complaints**

If you have a question or complaint, please speak to Professional Passport or contact us directly using the details below:

Hiscox Customer Services  
1 Great St Helen's, London, EC3A 6HX  
Telephone: 0870 084 3777

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.

Hiscox Insurance Company Limited (registered no. 70234) is authorised and regulated by the Financial Services Authority and is also a member of the Association of British Insurers. Unless some other law is agreed.

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