



Think Ahead

ACCA MEMBERS SCHEME SCHEDULE

Unique Market Reference:	B0808P2A59434
Risk Reference:	R2267832
Policyholder:	Garner Advisory Limited formerly trading as G2 Advisory Limited
Address:	Tugby Orchards Wood Lane Tugby Leics LE7 9WE
Business:	Accountancy
Period of Insurance:	From 17th March 2022 to 16th March 2023 both days inclusive
Insurers:	Arch Insurance (UK) Ltd for all sections apart from Commercial Legal Expenses which is placed via ARAG plc who write for and on behalf of HDI Global Specialty SE
Wording:	LOCKTON ACCA 2021 v 3.0

PREMIUM

Annual Premium	£5,558.58
Insurance Premium Tax 12%	£667.03
Total	£6,225.61

ACCA Members Scheme is underwritten by Arch Insurance (UK) Ltd for all sections apart from legal expenses which is provided by ARAG plc who underwrite for and on behalf of HDI Global Specialty SE

The Scheme is administered by Lockton Companies LLP.

Arch Insurance (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.
ARAG plc is authorised, and regulated by the Financial Conduct Authority.

Lockton Companies LLP is authorised and regulated by the Financial Conduct Authority (Firm Registration Number: [523069](#))



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SECTION 1 - PROFESSIONAL INDEMNITY – COVERED

Limit of Indemnity:	£1,000,000
Limit applies to:	Any one Claim or loss including Claimants costs and expenses. Defence Costs in addition
Excess:	£2,500 each and every Claim , excluding Defence Costs capped at £7,500 in the annual aggregate
Special Excess:	Loss of Documents, Disciplinary Hearing, Reputation Indemnity, Compensation for Court Attendance, Data Protection Legislation Prosecution Defence Costs This excess is 10% of any amount payable or £500 each and every Claim whichever is the higher
Retroactive date:	None
Territorial limits:	Worldwide

ENDORSEMENTS APPLICABLE TO SECTION 1

Exclusion Clause (only applicable to Section 1 Professional Indemnity)

The **Insurers** shall not be liable in respect of any **Claim**, loss or costs and expenses arising from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed by the **Insured** whilst working for or on behalf of the entity G2 Insolvency Ltd after 10 September 2011

Subject otherwise to terms, conditions, limitations and exclusions of this **Policy**.

Exclusion Clause (only applicable to Section 1 Professional Indemnity)

The **Insurers** shall not be liable in respect of any **Claim**, loss or costs and expenses arising from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed by the **Insured** whilst working for or on behalf of the entity Stuart Garner's with WM ProServ LLP Stuart Garner's with WM ProServ LLP after 5 September 2011.,

Subject otherwise to terms, conditions, limitations and exclusions of this **Policy**.

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SECTION 2 - EMPLOYERS' LIABILITY – NOT COVERED

Limit of Indemnity:	£0.00
Limit applies to:	Each and every occurrence Costs and expenses are in addition
Excess:	Nil
Territorial limits:	England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and temporarily engaged in the Business elsewhere in the world

SECTION 3 - PUBLIC LIABILITY – NOT COVERED

Limit of Indemnity:	£0.00
Limit applies to:	Each and every occurrence Costs and expenses are in addition
Excess:	£250 Each and every Claim or loss for property damage only
Territorial limits:	Great Britain, Northern Ireland, Channel Islands or the Isle of Man and manual and non-manual work carried out during temporary visits anywhere in the world (other than USA or Canada)

SECTION 4 - PRODUCTS LIABILITY – NOT COVERED

Limit of Indemnity:	£0.00
Limit applies to:	Each and every occurrence and in the aggregate including Defence Costs
Excess:	£250 Each and every Claim or loss for property damage only
Territorial limits:	Great Britain, Northern Ireland, Channel Islands or the Isle of Man

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SECTION 5 - COMMERCIAL LEGAL EXPENSES – COVERED

Limit of Indemnity:	£250,000 £1,000,000 aggregate limit for Employment Compensation Awards
Limit applies to:	Any one Claim or loss
Excess:	Nil
Territorial limits:	Legal Defence, Compliance and Regulation, Contract and Debt Recovery United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland and the European Union For all other sections – United Kingdom, Channel Islands and the Isle of Man

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SECTION 6 - MANAGEMENT LIABILITY – NOT COVERED

Territorial limits: United Kingdom, Channel Islands and the Isle of Man

Directors' & Officers' Liability

Limit of Indemnity: £0.00

Limit applies to: Any one **Claim**, loss or **Investigation** including all costs

Excess: Nil

Corporate Entity

Limit of Indemnity: £0.00

Limit applies to: Any one **Claim** or loss and in the aggregate

Excess: £5,000.00

Excess applies to: Each and every **Claim**

Corporate Entity Employment Practices Liability

Limit of Indemnity: £0.00

Limit applies to: Any one **Claim** and in the aggregate

Excess: £5,000.00

Excess applies to: Each and every **Claim** including costs

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SECTION 7 – PERSONAL ACCIDENT – NOT COVERED

Insured Persons:	Director, Partner or Officer
Benefit:	
Death:	£0.00
Permanent Total Disablement from Usual Occupation:	£0.00
Permanent Partial Disablement (See wording for injury scales)	£0.00
Limit applies to:	Any one Claim and in the aggregate per Insured Person
Excess:	£Nil
Territorial limits:	Great Britain, Northern Ireland, Channel Islands or the Isle of Man

Signed for and on behalf of Insurers by Lockton Companies LLP

Dated: 15th February 2022

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