

QBE European Operations Miscellaneous (Civil) Professional Combined Schedule

Policy number: 00035163PIC **Policy wordings reference:** PJPS011021

Period of insurance: From: 00:00 on 22/12/2021 To: 24:00 on 21/12/2022

Broker: Marsh Commercial

Insured: Insight Construction Consulting Limited t/a Insight Construction Consulting Limited

Registered Address: 71-75 Shelton Street
Shelton Street
London
WC2H 9HJ
United Kingdom

Business: Consultancy

Section	Status
Professional Liability	Operative
Directors & Officers Liability	Operative
Crime	Not Operative
Corporate Legal Liability	Not Operative
Pension Trustees Liability	Not Operative
Cyber Liability	Operative
Contents	Not Operative
Buildings	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers' Liability	Operative
Public / Products Liability	Operative
Legal Expenses	Operative

Policy Premiums:	Annual
Total (excluding Insurance Premium Tax)	£ 2,867.15
Insurance Premium Tax @ 12%	£ 344.06
Total (including Insurance Premium Tax)	£ 3,211.21

Section Professional Liability		
Limit of indemnity	£ 3,000,000	any one claim
Retroactive date	None/Unlimited unless stated otherwise by endorsement.	
Geographical limit	Worldwide excluding USA and Canada unless otherwise stated by endorsement	
Jurisdiction	Worldwide excluding USA and Canada unless otherwise stated by endorsement	

Section Directors & Officers Liability		
Limit of indemnity	£ 500,000	any one claim and in the aggregate
Prior and pending litigation date	23/11/2021	

Section Cyber Liability		
Limit of indemnity	£ 500,000	any one claim and in the aggregate
Retroactive date	23/11/2021	

Section Employers' Liability		
Limit of indemnity	£ 10,000,000	

Section Public and products Liability		
Limit of indemnity	£ 5,000,000	

Section Legal Expenses		
Limit of indemnity	£100,000	any one claim

Please refer to the policy wording for sub-section limits

Policy excesses

Section:	Amount of Excess	
Professional Liability	£ 500	each and every claim
Directors & Officers Liability	£ N/A	each and every claim
Cyber Liability	£ 500	each and every claim
Employers' Liability	£ 0	N/A
Public / Products Liability	£ 250	any one occurrence
Legal Expenses	£ 0	each and every claim

Schedule of Endorsements

Reference:	Endorsement Title	Applicable to Section
FFF060	- Exclusion: Manual work away	Employers Liability
FFF060	- Exclusion: Manual work away	Public/Products

FFF060

Exclusion: Manual work away

The following clause is incorporated in and forms part of the **section** - Employers liability and **section** - Public and products liability.

The insurance provided by **section** - Employers liability and **section** - Public and products liability excludes and does not cover **bodily injury, damage**, denial of access or nuisance caused by or arising from or in connection with any manual work away.

FFF060

Exclusion: Manual work away

The following clause is incorporated in and forms part of the **section** - Employers liability and **section** - Public and products liability.

The insurance provided by **section** - Employers liability and **section** - Public and products liability excludes and does not cover **bodily injury, damage**, denial of access or nuisance caused by or arising from or in connection with any manual work away.