

# **QBE Marketing, Advertising and Communication**

**Marketing, Advertising and Communication  
Professional Liability Insurance Policy**



# **QBE**

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# 1 Our agreement in general

## 1.1 This agreement

This **policy** is between **you** and **us** as declared in the **schedule**. The **statement of fact**, this document, its **schedule** and any attached endorsements is the **policy** which sets out this insurance. It is a legal contract so please read all of it carefully.

Words in bold type face used in this **policy** document, other than in the headings, such as **you** above, have specific meanings attached to them as set out in the General definitions and interpretation section of this document.

## 1.2 Policy period and premium

1.2.1 **We** will, in consideration of the payment of the premium and for the **period of insurance**, provide insurance in accordance with the **sections** of the **policy** shown as 'operative' in the **schedule**, subject to the conditions, exceptions and endorsements of the **policy**.

1.2.2 If any instalment of premium is not paid and accepted by **us** on or before its payment date shown in the **schedule**, **we** can give written notice to **you** at the address shown on the **schedule** cancelling the **policy** with effect from the seventh (7th) day after the notice has been served, but that cancellation will be prevented from taking effect and the **policy** will continue if the late premium instalment and any other remaining premium instalments are paid and accepted before the cancellation takes effect. Without prejudice to other forms of service, notice of cancellation is deemed to be served on the third (3rd) day after being posted if sent by pre-paid letter post properly addressed.

1.2.3 The annual premium remains due in full if during the current **period of insurance**:

- a) a **claim** has been made for which we have made payment;
- b) a **claim** has been made which is still under consideration;
- c) an incident has happened which is likely to lead to a claim but is yet to be reported to us.

1.2.4 Where the annual premium is not paid in full we will deduct any outstanding amounts from any claim payment.

## 1.3 Claims procedure

In the event of an incident resulting in a claim or one that may result in a claim, please read the claims procedure to this **policy**.

1.3.1 For all claims except the 'Legal expenses' section please contact:

DAC Beachcroft, Specialist Claims Services, [Portwall Place](#), Portwall Lane, Bristol, BS99 7UD. DX7846, Bristol. Email details to [QBE@dacbeachcroft.com](mailto:QBE@dacbeachcroft.com)

1.3.2 For claims under 'Legal expenses' section please contact **DAS**:

DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Telephone **DAS** on **0117 9330618**

Email details to [newclaims@das.co.uk](mailto:newclaims@das.co.uk) or as set out in the Helpline section or the Claims notification section.

**DAS** will be able to deal with **your** claim more effectively and speedily if **you** provide **your** **policy** number on first contact.

## 1.4 Signature

In evidence of the **insurer's** intention to be bound by this insurance, it prints the signature of its Chief Executive Officer.



## 2 Helplines

**DAS** Legal Expenses Insurance Company Limited provide these services and **you** can contact their UK-based call centre 24 hours a day, seven days a week. However, **DAS** may need to arrange to call **you** back depending on the enquiry. To help **DAS** check and improve their service standards, **DAS** may record all inbound and outbound calls, except those to the counselling service. When phoning please quote **your** policy number and the name of the insurance provider who sold **you** the policy.

***DAS will not accept responsibility if the helpline services are unavailable for reasons DAS cannot control.***

***Please do not telephone to report a general insurance claim.***

### 2.1.1 Legal advice service Call 0344 893 0859

**DAS** provide confidential legal advice over the phone on any commercial legal problem affecting the business, under the laws the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal advisor. However if this is not possible they will arrange a call back at a time to suit **you**.

**DAS** legal advisors provide advice on the laws of England and Wales 24 hours a day, 7 days a week, 365 days a year. Where advice is sought in an area of law beyond this jurisdiction or in respect of very specialist matters, **DAS** will refer **you** to one of their specialist advisors. This will include European law and certain areas of law for Scotland and Northern Ireland.

***Specialist advice is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will call you back.***

### 2.1.2 Tax advice service Call 0344 893 0859

**DAS** offer confidential advice over the phone on any tax matters affecting the **business**, under the laws of the United Kingdom. ***Tax advice is provided by tax advisors 9am – 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will call you back.***

### 2.1.3 Counselling service Call 0344 893 9012

**DAS** will provide **your employees** (including any members of their immediate family who permanently live with them) with a confidential counselling service over the telephone including, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by **DAS**. ***The counselling service helpline is open 24 hours a day, seven days a week.***

### 2.1.4 Employment manual

The **DAS** Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit their website at [www.das.co.uk](http://www.das.co.uk). From the Home Page click on the Employment Manual icon. All the sections of this web-based document can be printed off for **your** own use. Contact **DAS** at [employmentmanual@das.co.uk](mailto:employmentmanual@das.co.uk) with **your** email address, quoting **your policy** number and they will contact **you** by email to inform **you** of future updates to the information.

### 2.1.5 DASbusinesslaw

Using [www.dasbusinesslaw.co.uk](http://www.dasbusinesslaw.co.uk) **you** can create ready-to-sign contracts, agreements and letters in minutes. Developed by solicitors and tailored by **you** using **DAS'** smart document builders. **You** can also buy legal documents from the site, ranging from simple debt recovery letters to employment contracts.

The service also provides useful tools, articles and information on matters such as new legislation, employment issues, property law and taxation all regularly updated by legal experts to help **you** keep **your business** one step ahead.

To access DASbusinesslaw, **you** will need to register at [www.dasbusinesslaw.co.uk](http://www.dasbusinesslaw.co.uk), using **your** policy number **TS5/6695190**.

When registering, please enter the following code which will provide **you** with access to a range of free documents: **DAS472301**. If **you** experience any problems accessing the service, please email details of **your** problem to [businesslaw@das.co.uk](mailto:businesslaw@das.co.uk) with **your** policy number in the subject box.

### 3 Section - Professional liability

#### 3.1 Professional liability cover

##### 3.1.1 Civil liability

We agree to indemnify **you** for liability imposed by law to pay compensatory damages from any **claim** first made against **you** and arising out of **your** or **your service providers'** performance of **business services**, during the **period of insurance**, and where the **claim** arises out of any actual or alleged:

- a) breach of professional duty, negligent act, negligent error, negligent omission, negligent misstatement or negligent misrepresentation;
- b) misuse of any information which is either confidential or subject to statutory restrictions on its use and for the loss, damage, distortion, erasure or destruction of any documents, digitised data, microcode or information stored in written, machine-readable or any other form;
- c) defamation or other tort related to disparagement of character, reputation or feelings of any person or organisation, including libel, slander, product disparagement, trade libel, infliction of emotional distress, malicious falsehood, outrage or outrageous conduct;
- d) any form of invasion, infringement or interference with rights of privacy or publicity, including false light, public disclosure of private facts, intrusion, breach of confidence and commercial appropriation of name or likeness;
- e) infringement of intellectual property rights including but not limited to copyright, design (including in respect of semiconductor topographies), title, slogan, trademark, trade name, trade dress, service mark, service name, domain name or metatag, breach of moral rights, false attribution of authorship, passing off, plagiarism, piracy or misappropriation of ideas under implied contract, including a breach of a hold harmless or indemnity agreement specified in a written contract for the supply of **business services**;
- f) civil liability not included above.

##### 3.1.2 Limit of Indemnity

**Our** liability under this **section** in respect of any one **claim** shall not exceed the amount stated as the **limit of indemnity** in the **schedule** exclusive of **defence costs** that will be payable in addition to the **limit of indemnity** unless such **defence costs** are expressly stated in any clause as included within the **limit of indemnity**.

Where provided, the **limit of indemnity** in respect of **North America** will always be in the aggregate inclusive of **defence costs** and the limit granted is deemed to be part of and not in addition to the overall **policy limit of indemnity** specified in the **schedule**.

#### 3.2 Additional professional liability costs and expenses

##### 3.2.1 Court attendance compensation

**We** will pay compensation to **you**, with **our** prior written consent in the event that the legal advisers acting on **your** behalf require any **insured**, any **employee** or any other relevant party (not including expert witnesses), to attend court or any arbitration or adjudication hearing as a witness of fact in connection with a **claim** made against **you** for which cover is afforded under this **section**, at the following rates for each day or part thereof on which attendance is required:

- a) any principal partner, **member** or director of the **insured** £500;
- b) any **employee** £250;
- c) other relevant party up to £200.

Provided that for all claims under this Court attendance compensation clause **our** liability shall not exceed the sub-**limit of indemnity** of £10,000 in the aggregate for the **period of insurance**.

##### 3.2.2 Defence costs

Following any event which is or may be the subject of indemnity under this **section** **we** agree to pay, with **our** prior written consent, **defence costs** provided that if the **limit of indemnity**

under this **section** is exhausted by the payment or settlement of any **claim** or loss **our** liability to pay **defence costs** in respect of that **claim** or loss shall be limited to such proportion of those **defence costs** as the **limit of indemnity** available for payment or settlement of that **claim** or loss bears to the total payment (including where applicable claimants' costs) required to dispose of that **claim** or loss.

### **3.3 Professional liability extensions**

#### **3.3.1 Breach of advertising regulations**

**We** will indemnify **you** against all sums which **you** shall become legally liable to pay as a result of any **claim** against **you** during the **period of insurance** alleging breach of any comparative advertising regulations.

#### **3.3.2 Dishonesty of employees**

**We** will indemnify you for liability as result of any **claim** against **you** during the **period of insurance** when alleged in conjunction with a **claim** covered under the 'Civil liability' clause arising directly or indirectly from any dishonest, fraudulent, malicious or criminal act or omission of any of **your employees** excluding partners, directors or principals, but the insurance by this **policy** excludes any indemnity to **your employees** committing or colluding in the dishonest act, fraud, malicious or illegal act or omission.

#### **3.3.3 Fraudulent use of information**

**We** will indemnify **you** against all sums which you shall become legally liable to pay above the **excess** as a result of any **claim** against **you** during the **period of insurance** as a result of a third party's good faith reliance on a **hackers** fraudulent use of **your information and communication assets** where there was a clear intention to cause **you** loss or obtain a personal gain for the **hacker**.

**Our** maximum liability shall not exceed the sub-limit of indemnity of £100,000 which amount is the maximum payable any one **claim** and in the aggregate during the **period of insurance**.

#### **3.3.4 Public relations and crisis management services**

Following a **claim** under the 'Civil liability' clause, **we** will pay all reasonable costs which **you** incur with **our** prior written consent for a public relations and/or crisis management consultant to avert or mitigate any material damage to any of **your** brands and business operations; provided that:

- a) **our** maximum liability shall not exceed the sub-limit of indemnity of £50,000 which amount is the maximum payable any one **claim** and in the aggregate during the **period of insurance**;
- b) the public relations and/or crisis management consultants shall be chosen by **us** who shall take into account the nature of the **claim** or loss and the cost and quality of the services that they can deliver, unless **you** have reasonable cause to request a different public relations consultancy and **we** agree to your request.

#### **3.3.5 Withdrawal of content**

**We** will indemnify **you** against all expenses incurred above the **excess**, which **you** shall become legally liable to pay as result of the withdrawal or alteration of any **matter** by order of a court as a result of or in mitigation of a claim covered under this **section** including as a result of a complaint made to the Advertising Standards Authority (ASA), the Office of Communications (Ofcom), Trading Standards Officers or any other official regulatory or self-regulatory body within the United Kingdom or equivalent overseas body, but only to the extent that such expenses cannot be avoided or curtailed and providing that in the first instance **you**:

- a) obtain **our** approval before incurring such cost and expense;
- b) satisfy **us** that such content would, if not rectified, result in damages equal to or in excess of the indemnified costs and expenses;
- a) satisfy **us** that the costs and expenses incurred are necessary to successfully avoid a **claim**.

Except that **we** will not indemnify **you** for any:

- i) payment recovered by **you** from others;

- ii) element of profit of savings for **you** in any payment or fees;
- iii) salaries, wages, overhead or any benefit expenses of or associated with **you** incurred for the withdrawal of the content.

**Our** liability to indemnify under this clause shall not exceed the sub-limit of indemnity of £50,000 which amount is inclusive of **defence costs** and the maximum payable any one claim and in the aggregate during the **period of insurance**.

### 3.4 Professional liability limitations and exclusions

This **section** excludes and does not cover:

#### 3.4.1 Adverse change in situation

any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly out of **matter** shown or described in any advertising, educational or promotional material which results in any adverse change in the claimant's health, lifestyle or relationship with others.

#### 3.4.2 Aircraft, watercraft, vehicles or buildings

any **claim**, liability, loss or **defence costs** arising directly or indirectly from:

- a) the ownership, possession or use by or on **your** behalf of any aircraft, watercraft or mechanically propelled vehicle;
- b) the ownership or possession by or on **your** behalf of any buildings, structures, premises, land or property (mobile or immobile) or that part of any building **you** lease, occupy or rented.

#### 3.4.3 Alcohol, tobacco, nicotine and pharmaceutical products

any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly out of any product, including alcohol, tobacco, nicotine or any pharmaceutical product, which is, or becomes defective, dangerous or hazardous to health in any way.

#### 3.4.4 Asbestos

any **claim**, alleged **claim**, liability, loss or **defence costs** directly or indirectly arising out of resulting from or in consequence of or in any way involving asbestos or any materials containing asbestos in whatever form or quantity.

#### 3.4.5 Associated company

any **claim**, liability, loss or **defence costs** brought or maintained by or on behalf of:

- a) **you** or any **parent** of **yours** or any **subsidiary**; or
- b) any firm, partnership or entity in which **you** or any director or partner of **yours** has a financial or executive interest;
- c) any person who, at the time of the act, error or omission giving rise to the **claim**, is a family member unless such a person is acting without any prior or indirect solicitation or co-operation of **yours** (family member means any spouse, domestic partner, parent, parent of a spouse or domestic partner, sibling or child);

provided that this exclusion shall not apply to such **claims** originating from an independent third party.

#### 3.4.6 Assumed duty or obligation

any **claim**, liability, loss or **defence costs** directly or indirectly arising out of, or in any way involving any liability, duty or obligation incurred or assumed by **you** which is not incurred or assumed in the normal conduct of **your business services**.

#### 3.4.7 Bodily injury and property damage

any **claim**, liability, loss or **defence costs** directly or indirectly arising out of, or in any way involving **bodily injury** or **property damage** unless such **bodily injury** or **property damage** arises from negligent publication, or a negligent misstatement or negligent misrepresentation contained within the **matter** created by **you** as part of their **business services**.

The exclusion of **property damage** shall not apply to any loss, liability, expenses, costs or **defence costs** directly or indirectly arising from the loss, damage or destruction of documents.

**3.4.8 Client acceptance**

any **claim**, loss, liability, expenses, costs or **defence costs** directly or indirectly arising out of any final copy, artwork or layout for any project which has not been agreed by **your** client, whether evidenced by a manual sign-off or by way of electronic acceptance.

**3.4.19 Contractual Liability**

any **claim**, loss, liability, expenses, costs or **defence costs** arising out of any breach of contract, including but not limited to breach of any express warranty or guarantee, except that this exclusion shall not apply to any liability which **you** would have incurred in the absence of such contract, warranty or guarantee.

**3.4.10 Excess**

the amount of the **excess** stated in the **schedule**.

**3.4.11 Existing claims**

any **claim**:

- a) made, threatened or intimated against **you** prior to the **period of insurance**;
- b) liability, loss or **defence costs** directly or indirectly arising out of, or in any way involving any fact or **circumstance**:
  - i) of which written notice has been given under any previous policy (whether insured by **us** or not); or
  - ii) of which **you** first became aware prior to the **period of insurance** and which **you** knew or ought reasonably to have known had the potential to give rise to a **claim** or loss.

**3.4.12 False advertising**

any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly from false **advertising** or misrepresentation in **advertising** or for **unfair competition** based thereon, but only in respect of **advertising**.

**3.4.13 Financial services**

any **claim**, liability, loss or **defence costs** arising directly or indirectly out of any Regulated Activities as defined in the Financial Services and Markets Act 2000 as amended from time to time or any insurance mediation activities which are authorised and regulated by the Financial Conduct Authority or Prudential Regulatory Authority or their predecessor.

**3.4.14 Fines, penalties, punitive, multiple or exemplary damages**

- a) any fines or penalties;
- b) any punitive, multiple or exemplary damages where such have been identified separately within any award of any court or tribunal.

**3.4.15 Game promotion, contest or lottery**

any **claim**, loss, liability, expense, costs or **defence costs** arising directly or indirectly out of the outcome of any game promotion, contest or lottery.

**3.4.16 Insolvency of the insured**

any **claim**, liability, loss or **defence costs** arising out of or relating directly or indirectly to **your** insolvency.

**3.4.17 Legal advice**

any **claim**, loss, liability, expenses, costs or **defence costs** arising out of or relating directly or indirectly from **your** failure to adhere to legal advice with regard to clearances or **matter**.

**3.4.18 Legislation and regulation**

any **claim**, liability, loss or **defence costs** arising out of **your** breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation including but not limited to:



- a) the Employment Retirement Income Security Act 1974 and any amendment thereto, or any rules or regulations promulgated thereunder;
- b) any actual or alleged violations of the Racketeer Influenced and Corrupt Organisation Act 18 USC Sections 1961 et seq and any amendments thereto, or any rules or regulations promulgated thereunder;
- c) any actual or alleged violation of any of the provisions of the Securities Act of 1933, the Securities Exchange Act 1934 or any similar Federal or State law or any common law relating thereto.
- d) the CAN-APAM Act of 2003 or any subsequent amendments to that Act;
- e) the Telephone Consumer Protection Act (TCPA) of 1991 or any subsequent amendments to that Act; or
- f) any other law, regulation or statute relating to unsolicited communications, distributions, sending or transmitting of any communication via telephone or any other electronic or telecommunications device.

**3.4.19 Liability arising out of employment**

any **claim**, liability, loss or **defence costs** arising from the liability to any **employee**, former **employee** or prospective **employee** in respect of employment-related libel, slander, humiliation or defamation, unfair or wrongful dismissal, repudiation or breach of any employment contract or arrangement, termination of a training contract or contract of apprenticeship, harassment, discrimination or like conduct.

**3.4.20 License payments**

any **claim**, loss, liability, expenses, costs or defence costs arising directly or indirectly from any non-payment or under payment of royalties or any other payments due under a license.

**3.4.21 Management liability**

any **claim**, liability, loss or **defence costs** caused by or arising from any personal liability incurred by a director or officer of **your** when:

- a) acting in that capacity or managing **your business**; or
- b) in breach of their fiduciary duty, other than when performing a business activity for a client; or
- c) making or issuing any statement, representation or information concerning **you** and the **business services** contained in any accounts, reports or financial statements.

**3.4.22 Negotiable paper**

any **claim**, liability, loss or **defence costs** arising directly or indirectly from the loss, damage or destruction of any bearer bonds, coupons, share certificates, stamps, money or other negotiable paper.

**3.4.23 North American**

any **claim**, loss, liability, expenses, costs or **defence costs**, in respect of any proceedings (including arbitration or regulatory proceedings), judgment, award, payment, **defence costs** or settlement delivered, made or incurred within countries which operate under the laws of **North America** (or to any order made anywhere in the world to enforce such judgment, award, payment, **defence costs** or settlement either in whole or in part).

**3.4.24 Nuclear risks**

- a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
  - b) any legal liability of whatsoever nature;
  - c) any sum which **you** become legally liable to pay or any loss or expense;
- directly or indirectly caused by or contributed to by or arising from or, in the case of (c) above, attributable to:
- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

3.4.25 **Obscene material**

any **claim**, loss, liability, expenses, costs or **defence costs** directly or indirectly arising out of, or in any way involving material that contains any blasphemy or obscenity.

3.4.26 **Other insurance**

any **claim**, liability, loss or **defence costs** where **you** are entitled to indemnity under any other policy except in respect of any excess beyond the amount which would have been payable under such policy had this **policy** not been effected.

3.4.27 **Ownership and rights**

any loss, liability, expenses, costs or **defence costs** arising out of any **claim** made by any present, former or prospective **employee**, partner, joint venturer, co-venturer, officer or director of **yours** or any independent contractor supplying **matter**, material or services to **you**, but only with respect to **claims** involving disputes over the ownership or exercise of rights in the **matter**, material or services supplied.

3.4.28 **Patent and trade secret**

any **claim**, liability, loss or **defence costs** arising out of the infringement of any patent or trade secret.

3.4.29 **Pension, benefit, trust fund management**

any **claim**, liability, loss or **defence costs** arising from **your** operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or **your** breach of any legalisation or regulation related to these activities.

3.4.30 **Pollution**

any loss, liability, expenses, costs or **defence costs** for:

- a) **bodily injury**, loss of or damage to, or loss of use of property directly or indirectly caused by seepage, **pollution** or contamination;
- b) the cost of removing nullifying or cleaning-up seeping polluting or contaminating substances.

3.4.31 **Products liability**

any **claim**, loss, liability, expenses, costs or **defence costs** directly or indirectly arising out of, or in any way involving goods or products sold, supplied, repaired, altered, treated, manufactured, installed or maintained by **you** or **your service provider** but this exclusion will not apply to breach of duty in the sale or supply of any product if:

- a) it is sold or supplied by **you** in conduct of **your business services**; and
- b) **you** have undertaken all reasonable steps which are contemporaneously and fully documented, to ensure that the product:
  - i) complies with all relevant health and safety regulations and standards in the United Kingdom or wherever **you** supply to;
  - ii) is sold or supplied with any instructions which are necessary for its safe use;
  - iii) is fit and proper for its purpose; and
- c) the product was supplied by a manufacturer or sourcing agent that **you** know to be reputable, reliable and solvent and with whom **you** have a written contract; and
- d) **you** have written indemnity from the manufacturer or sourcing agent against loss which arises from the product; and
- e) **you** have effected public and products liability insurance being generally available in the London insurance market for indemnity against products liability.

3.4.32 **Public authority liability**

any loss, liability, expenses, costs or **defence costs** arising from any actions, decisions, orders or proceedings by any international, community, federal, national, state or local government agency or department.

3.4.33 **Reckless and malicious acts of defamation**

any **claim**, liability, loss or **defence costs** directly or indirectly arising out of any defamatory statement that was made deliberately or recklessly by **you**.

- 3.4.34 **Retroactive date**  
any **claim**, liability, loss or **defence costs** arising from any act committed, or alleged to have been committed, prior to the **retroactive date**.
- 3.4.35 **Single copy material**  
any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly from the loss, damage or destruction of any original single-copy film, negative, prints, sound tapes, video tapes, visual images or sounds.
- 3.4.36 **Stunts**  
any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly from any stunt or other activity during the making or production of any advertising, educational or promotional materials.
- 3.4.37 **Territorial limits**  
any **claim**, liability, loss or **defence costs** arising from or alleged to have been caused by or sustained from an act committed outside the **territorial limits**.
- 3.4.38 **Trading losses**  
any **claim**, loss, liability, expenses, costs or **defence costs** arising directly or indirectly from:  
a) **your** lost profit, mark-up or liability for VAT or its equivalent;  
b) **your** trading loss or trading liability including those arising from the loss of any client, account or business;  
c) **your** decision to notify individuals or procure credit monitoring services following any form of data breach.
- 3.4.41 **Utility provider**  
any **claim**, loss, liability, expenses, costs or **defence costs** arising out of the failure of the service provided by an internet service provider, any telecommunications provider or other utility provider.
- 3.4.42 **Virus or similar mechanism**  
any **claim**, loss, liability, expenses, costs or **defence costs** directly or indirectly arising from any **virus or similar mechanism**.
- 3.4.43 **War and terrorism**  
any **claim**, loss, liability, expenses, costs or **defence costs** of whatsoever nature directly or indirectly caused by, resulting from or in connection with **war** or **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the **claim**.  
This exclusion also excludes any **claim**, liability costs, **defence costs** or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any of the above.

## 4 Section - Legal expenses

### 4.1 Legal expenses cover

4.1.1 DAS Legal Expenses Insurance Company Limited ('**DAS**') is the underwriter and provides the legal protection insurance under **your** policy. The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of **DAS**. **DAS** agree to provide the insurance described in this section for **you** (or where specified, the **person insured**) in respect of any insured incident arising in connection with **the business** shown in the schedule, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy, provided that:

- a) **reasonable prospects** exist for the duration of the claim;
- b) the **date of occurrence** of the insured incident is during the **period of insurance**;  
or
- c) during the currency of a previous equivalent legal expenses insurance policy, provided that:
  - the previous legal expenses insurance policy required **you** to report claims during its currency,
  - **you** could not have notified a claim previously as **you** could not have reasonably been aware of the insured incident
  - cover has been continuously maintained in force
  - **DAS** will not cover any claim that should have been covered under a previously operative legal expenses insurance policy
- b)• the available limit of indemnity shall be limited to the lesser of the sums payable under this or **your** previous policy
- d) any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, within the **territorial limits**; and
- e) the insured incident happens within the **territorial limits**.

For the purpose of this **section** 'insured incident' refers to the indemnity provided by:

- I) Employment dispute and compensation awards
- II) Legal defence
- III) Statutory licence appeal
- IV) Property protection and bodily injury
- V) Tax protection
- VI) Contract disputes

as described fully as follows:

#### 4.1.2 What DAS will pay

**DAS** will pay an **appointed representative**, on **your** behalf, **legal expenses costs** incurred following an insured incident, and any compensation awards that **DAS** have agreed to, provided that:

- a) the most **DAS** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is shown as the limit of indemnity in the **schedule**;
- b) the most **DAS** will pay in **legal expenses costs** is no more than the amount **DAS** would have paid to a **preferred law firm or tax consultancy**. The amount **DAS** will pay a law firm (where acting as a **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- c) in respect of an appeal or the defence of an appeal, **you** must tell **DAS** within the time limits allowed that **you** want to appeal. Before **DAS** pay the **legal expenses costs** for appeals, **DAS** must agree that **reasonable prospects** exist; and
- d) for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **DAS** must agree that **reasonable prospects** exist; and
- e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **DAS** will pay in **legal expenses costs** is the value of the likely award; and
- f) in respect of insured incident – Legal defence the maximum **DAS** will pay is the **person**

**insured's** net salary or wages for the time that the **person insured** is absent from work less any amount **you** the court or tribunal pays.

#### 4.1.3 What DAS will not pay

- a) In the event of a claim, if **you** decide not to use the services of a **preferred law firm or tax consultancy**, **you** will be responsible for any costs that fall outside the **DAS standard terms of appointment** and these will not be paid by **DAS**.
- b) The total of the compensation awards payable by **DAS** shall not exceed £1,000,000 in any one **period of insurance**.
- c) The first £500 of any contract dispute claim where the amount in dispute exceeds £5,000 (including VAT). If **you** are using a **preferred law firm**, **you** will be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects**. If **you** are using **your** own law firm, this will be within 21 days of their appointment (following confirmation **your** claim has **reasonable prospects**). If **you** do not pay this amount the cover for **your** claim could be withdrawn.

## 4.2 Employment disputes and compensation awards

### 4.2.1 Employment disputes

**Legal expenses costs** to defend **your** legal rights:

- a) before the issue of legal proceedings in a court or tribunal:
  - i) following the dismissal of an employee; or
  - ii) where an employee or ex-employee has contacted ACAS to commence the Early Conciliation procedure; or
- b) in unfair dismissal disputes under the ACAS Arbitration Scheme; or
- c) in legal proceedings in respect of any dispute relating to:
  - i) a contract of employment with **you**; or
  - ii) an alleged breach of the statutory rights of an employee, ex-employee or prospective employee under employment legislation.

### 4.2.2 Compensation awards

**DAS** will pay:

- a) any basic and compensatory award; and/or
- b) an order for compensation following a breach of **your** statutory duties under employment legislation;

in respect of a claim **DAS** have accepted under the 'Employment disputes' insured incident provided that:

- c) in cases relating to performance and/or conduct, **you** have throughout the employment dispute either:
  - i) followed the ACAS Code of Disciplinary and Grievance Procedures; or
  - ii) followed equivalent codes of practice issued by the labour relations agency in Northern Ireland; or
  - iii) sought and followed advice from **DAS'** legal advice service.
- c) for an order of compensation following **your** breach of statutory duty under employment legislation **you** have at all times sought and followed advice from the **DAS** legal advice service since the date when **you** should have known about the employment dispute.
- d) for any compensation award for redundancy or alleged redundancy or unfair selection for redundancy, **you** have sought and followed advice from the **DAS** claims department before starting any redundancy process or procedure with **your** employees
- e) the compensation is awarded by a tribunal or through the ACAS Arbitration Scheme, under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in writing in advance by **DAS**.

*please note the total of the compensation awards payable by **DAS** shall not exceed £1,000,000 in any one **period of insurance**. Please see 'what DAS will not pay'*

#### 4.2.3 **Employee civil legal defence**

**Legal expenses costs** to defend the **person insured's** (other than **your**) legal rights if an event arising from their work as an **employee** leads to civil action being taken against them:

- a) under legislation for unlawful discrimination; or
- b) as a trustee of a pension fund set up for the benefit of **your employees**.

*Please note that **DAS** will only provide cover for a **person insured** (other than **you**) at **your** request.*

#### 4.2.4 **Service Occupancy**

**Legal expenses costs** to pursue a dispute with an **employee** or ex-**employee** to recover possession of premises owned by, or for which **you** are responsible.

### 4.3 **Legal defence**

#### 4.3.1 **Legal expenses costs** to defend the **person insured's** legal rights:

- a) prior to the issue of legal proceedings when dealing with the:
  - i) police;
  - ii) health and safety executive and/or local authority health and safety enforcement officer;

where it is alleged that the **person insured** has or may have a criminal offence; or

- b) following an event which leads to the **person insured** being prosecuted in a court of criminal jurisdiction (*please note **DAS** will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the **business** shown in the **schedule***); or
- c) if civil action is taken against the **person insured** for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or data processor by:
  - i) An individual, **DAS** will also pay any compensation award in respect of such claim
  - ii) A data controller and/or data processor which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor.  
*Please note **DAS** will not pay any compensation award in respect of such a claim.*

Provided that:

In respect of 4.3.1 c) i) any sum of money in settlement of a dispute is awarded by a court under a judgement made after a full argument and otherwise than by consent or default, or is payable under settlement approved in advance by **DAS**. Please note **DAS** will not cover the cost of fines imposed by the Information Commissioner or any other regulatory and/or criminal body. Please see 4.9.3

But not covered for:

A claim related to the following:

- a) the loss, alteration, corruption or distortion of, or damage to stored personal data, or
- b) a reduction in the functionality, availability, or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code, computer virus or similar mechanism.

#### 4.3.2 If civil action taken against **you** for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the **period of insurance**.

#### 4.3.3 In an appeal against the imposition or terms of any statutory notice issued under legislation affecting **your business**

#### 4.3.4 A **person insured's** absence from work:

- a) to perform jury service
- b) to attend any court or tribunal at the request of the **appointed representative**.

The maximum **DAS** will pay is the **person insured's** net salary or wages for the time that they are absent from work less any amount **you** the court or tribunal, have paid them.

**Provided that:**

c) for claims under the Health and Safety at Work etc Act 1974 in respect of insured incident 4.3.1 a) and b) under this insured incident the **territorial limit** shall be any place where the act applies;  
for each of the above sections of Legal defence cover **you** request **us** to provide cover for the **insured person**.

#### 4.4 Statutory licence appeal

An appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel **your** licence, mandatory registration or British standard certificate of registration.

#### 4.5 Property protection and bodily injury

##### 4.5.1 Property protection

A civil dispute relating to material property which is owned by **you**, or is **your** responsibility, following:

- a) any event which causes physical damage to such material property; or
- b) a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it); or
- c) a trespass.

*Please note that **you** must have established the legal ownership or right to the land that is the subject of the dispute.*

##### 4.5.2 Bodily injury

At **your** request, **DAS** will pay **legal expenses costs** for a **person insured's** and their family members' legal rights following a specific or sudden accident that causes the death of, or bodily injury to them.

#### 4.6 Tax protection

##### 4.6.1 Legal expenses costs for an appointed representative following;

##### 4.6.2 A Tax enquiry.

##### 4.6.3 An employer compliance dispute.

##### 4.6.4 A VAT dispute.

Provided that **you** have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed; and

*Please note **DAS** will only cover tax claims which arise in direct connection with the activities of the business shown in the schedule.*

#### 4.7 Contract disputes

##### 1.1.1 A contractual dispute arising from an agreement or an alleged agreement which has been entered into by **you** or on **your** behalf for the purchase, hire, sale or provision of goods or of services

Provided that:

- a) the amount in dispute exceeds £500 (including VAT). If the amount in dispute exceeds £5,000, **you** must pay the first £500 of any claim. If **you** are using a **preferred law firm**, **you** will be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects**. If **you** are using **your** own law firm, this will be within 21 days of their appointment (following confirmation **your** claim has **reasonable prospects**). If **you** do not pay this amount the cover for **your** claim could be withdrawn.
- b) if the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim exceed £500.
- c) if the dispute relates to money owed to **you**, a claim under this **section** is made within ninety (90) days of the money becoming due and payable.

#### 4.8 Specific Legal expenses limitations and exclusions

This **section** excludes and does not cover:

##### 4.8.1 Employment disputes and compensation awards

###### a) Employment disputes

- i) unless equivalent legal expenses insurance was continuously in force immediately prior

to the inception of this **section**

I) Any dispute where the cause of action arises within the first ninety (90) days of the start of the cover provided by this **section**.

II) Any dispute with an **employee** who was subject to a written or oral warning (formal or informal) within one hundred and eighty (180) days immediately before the start of the cover provided by this **section** if the **date of occurrence** was within the first one hundred and eighty (180) days of the start of the cover provided by this **section**.

III) Any redundancy or alleged redundancy or unfair selection for redundancy arising within the first one hundred and eighty (180) days of the start of the cover provided by this **section**.

ii) Any claim in respect of damages for personal injury or loss of or damage to property.

iii) Any claim arising from or relating to the Transfer of Undertakings Regulations (TUPE) or the Transfer of Employment (Pension Protection) Regulations.

**b) Compensation awards**

i) Any compensation award relating to the following:

I) trade union activities, trade union membership or non-membership;

II) pregnancy or maternity rights, paternity, parental or adoption rights;

III) health and safety related dismissals brought under section 44 of the Employment Rights Act 1996;

IV) statutory rights in relation to trustees of occupational pension schemes;

ii) Non-payment of money due under the relevant contract of employment or statutory provision

iii) Any award ordered because **you** have failed to provide relevant records to **employees** under the National Minimum Wage legislation.

iv) A compensation award or increase in compensation award relating to failure to comply with a current or previous recommendation made by a tribunal.

v) A settlement agreed and payable following conciliation under the ACAS Early Conciliation procedure.

**c) Service occupancy**

Any claim relating to defending **your** legal rights other than defending a counter-claim.

**4.8.2 Legal defence**

a) prosecution due to infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

b) the cost of fines imposed by the Information Commissioner or any other regulatory and/or criminal body.

c) Any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs.

Please note this exclusion applies to 4.3.1 a) of the legal defence cover.

d) an appeal against the imposition or terms of any Statutory Notice issued in connection with **your** licence, mandatory registration or British Standard Certificate of Registration

e) a Statutory Notice issued by an **person insured's** regulatory or governing body

**4.8.3 Statutory licence appeal**

a) Assistance with the application process either in relation to an original application or application for renewal of a statutory licence, mandatory registration or British standard certificate of registration.

b) the ownership, driving or use of a motor vehicle.

**4.8.4 Property protection and bodily injury**

**a) Property Protection**

Any claim relating to the following:

i) a contract entered into by **you**; please refer to insured incident Contract Disputes

ii) goods in transit or goods lent or hired out;

iii) goods at premises other than those occupied by **you** unless the goods are at the premises for the purpose of installations or use in work to be carried out by **you**;



- iv) mining subsidence;
- v) defending **your** legal rights but **DAS** will cover defending a counter-claim;
- vi) a motor vehicle owned or used by, or hired or leased to a **person insured** other than damage to motor vehicles where **you** are in the business of selling motor vehicles.
- vii) the enforcement of a covenant by or against **you**.

b) **Bodily injury**

Any claim relating to the following:

- i) any illness or bodily injury which develops gradually
- ii) defending a **person insured's** or their family members' legal rights other than in defending a counter-claim;
- or iii) clinical negligence
- iv) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury.

4.8.5 **Tax protection**

- a) Any claim relating to tax avoidance schemes.
- b) Any failure to register for Value Added Tax or Pay as You Earn.
- c) Any investigation or enquiries by, with or on behalf of HM Revenue & Customs Special Investigations Section, Special Civil Investigations, Criminal Investigations Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue & Customs Prosecution Office.
- d) Any claim relating to import or excise duties and import VAT.
- e) Any investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences.

4.8.6 **Contract disputes**

- a) unless equivalent legal expenses insurance was continuously in force immediately prior to the inception of this policy, a dispute arising from an agreement entered into prior to the start of the **section** if the date of occurrence is within the first 90 days of the cover provided by the **section**.
- b)
  - i) the settlement payable under an insurance policy (**DAS** will cover a dispute **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim).
  - ii) The sale, purchase, terms of a lease, licence, or tenancy of land or buildings.

However, **DAS** will cover a dispute with a professional adviser in connection with these matters.

- iii) a loan, mortgage, pension, guarantee or any other financial product and choses in action.  
relating to the sale of motor vehicles where **you** are engaged in the business of selling motor vehicles.
- c) a dispute with an **employee** or ex-**employee** which arises out of, or relates to, a contract of employment with **you**. Please refer to insured incident Employment disputes and compensation awards.
- d) a dispute which arises out of the:
  - i) sale or provision of computer hardware,
  - ii) software, systems or services; or
  - iii) the purchase or hire of computer hardware, software, systems or services tailored by a supplier to your own specification.
- e) a dispute arising from a breach or alleged breach of professional duty by an **insured person**.
- f) the recovery of money and interest due from another party, other than disputes where the other party indicates that a defence exists.

## 4.9 **General legal expenses limitations and exclusions**

This **section** excludes and does not cover:

- 4.9.1 Any claim reported to **DAS** more than one hundred and eighty (180) days after the date the **person insured** should have known about the insured incident.
- 4.9.2 **Legal expenses costs** incurred before the written acceptance of a claim by **DAS**.
- 4.9.3 Fines, penalties, compensation or damages which the **person insured** is ordered to pay by a court or other authority, other than compensation awards as covered under the Compensation awards insured incident and item 4.3.1 (c) of the Legal defence insured incident above.
- 4.9.4 Legal action a **person insured** takes which **DAS** or the **appointed representative** have not agreed to, or where the **person insured** does anything that hinders **DAS** or the **appointed representative**.
- 4.9.5 Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.
- 4.9.6 Any claim relating to rights under a franchise or agency agreement entered into by **you**.
- 4.9.7 Any insured incident deliberately or intentionally caused by a **person insured**.
- 4.9.8 A dispute with **DAS** not otherwise dealt with under clause 4.10.8 below.
- 4.9.9 Any claim relating to a shareholding or partnership share in the **business** shown in the **schedule**.
- 4.9.10 **Legal expenses costs** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- 4.9.11 Any claim caused by, contributed to by or arising from:
  - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
  - c) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any act of terrorism or alleged act of terrorism as defined by the Terrorism Act 2000 ;
  - d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- 4.9.12 When either at the commencement of or during the course of a claim, **you** are declared bankrupt or have filed a bankruptcy petition or winding-up petition, or have made an arrangement with **your** creditors, or have entered into a deed of arrangement or are in liquidation or part or all of **your** affairs or property are in the care or control of a receiver or administrator.
- 4.9.13 Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret, or process any date as its true calendar date.
- 4.9.15 Any claim relating to written or verbal remarks that damage the **person insured's** reputation.
- 4.9.16 Any claim where a **person insured** is not represented by a law firm, barrister or tax expert.

#### **4.10 Legal expenses other terms and conditions**

- 4.10.1
  - a) On receiving a claim, if representation is necessary, **DAS** will appoint a **preferred law firm**, or **tax consultancy** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
  - b) If the appointed **preferred law firm**, or **tax consultancy** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm or tax expert to act as the **appointed representative**. **DAS** will choose the **appointed representative** to represent **you** in any proceedings where **DAS** are liable to pay a compensation award.
  - c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm** or **tax consultancy**, **DAS** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm** or **tax consultancy**. However if they refuse to act on this basis, the most **DAS** will pay is the amount **DAS** would have paid if they had

agreed to the **DAS standard terms of appointment**. The amount **DAS** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.

- d) The **appointed representative** must co-operate with **DAS** at all times and must keep **DAS** up to date with the progress of the claim.

4.10.2 A **person insured** must:

- a) co-operate fully with **DAS** and the **appointed representative**; and
- b) give the **appointed representative** any instructions that **DAS** ask **you** to.

4.10.3 A **person insured** must tell **DAS** if anyone offers to settle a claim and must not negotiate or agree to any settlement without **DAS** written consent.

- a) If a **person insured** does not accept a reasonable offer to settle a claim, **DAS** may refuse to pay further **legal expenses costs**.
- b) **DAS** may decide to pay a **person insured** the reasonable value of the claim that the **person insured** is claiming or is being claimed against them instead of starting or continuing legal action. In these circumstances a **person insured** must allow **DAS** to take over and pursue or settle a claim in their name. A **person insured** must allow **DAS** to pursue at **DAS**' own expense and for the **person insureds** benefit, any claim for compensation against any other person and a **person insured** must give **DAS** all the information and help **DAS** need to do so.

4.10.4 A **person insured** must:

- a) instruct the **appointed representative** to have **legal expenses costs** taxed, assessed or audited if **DAS** ask for this; and
- b) must take every step to recover **legal expenses costs** and court attendance and jury service expenses that **DAS** have to pay and must pay **DAS** any amounts that are recovered.

4.10.5 If the **appointed representative** refuses to continue acting for a **person insured** with good reason or if a **person insured** dismisses the **appointed representative** without good reason, the cover **DAS** provide will end at once, unless **DAS** agree to appoint another **appointed representative**.

4.10.6 If a **person insured** settles a claim or withdraws their claim without **DAS** agreement, or does not give suitable instructions to the **appointed representative**, **DAS** can withdraw cover and will be entitled to reclaim any **legal expenses costs** **DAS** have paid.

4.10.7 **DAS** may require **you** to get, at **your** own expense, an opinion from an expert, that **DAS** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The **DAS** Subject to this **DAS** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **DAS** have agreed to) or make a successful defence.

4.10.8 If there is a disagreement between **you** and **DAS** about the handling of a claim and it is not resolved through **DAS** internal complaints procedure and **you** are a small business, **you** can contact the Financial Ombudsman Service for help. Details available from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Alternatively there is a separate arbitration process (this applies to all sizes of business). The arbitrator will be a barrister chosen jointly by **you** and **DAS**. If there is a disagreement over the choice of arbitrator, **DAS** will ask the Chartered Institute of Arbitrators to decide.

4.10.9 A **person insured** must:

- a) keep to the terms and conditions of this **section**
- b) take reasonable steps to avoid and prevent claims
- c) take reasonable steps to avoid incurring unnecessary costs
- d) send everything **DAS** ask for in writing, and
- e) report to **DAS** full and factual details of any claim as soon as possible and give **DAS** any information **DAS** need.

4.10.10 **DAS** will, at **DAS**' discretion, void the policy (make it invalid) from the date of claim, or alleged claim, and/or **DAS** will not pay the claim if:

- (a) a claim the **person insured** has made to obtain benefit under this policy is fraudulent or

intentionally exaggerated, or  
(b) a false declaration or statement is made in support of a claim.

Where the above circumstances apply, as part of **DAS** fraud prevention measures **DAS** will, at **DAS'** discretion, also share information with other parties such as the police, government bodies and anti-fraud organisations

- 4.10.11 Apart from **DAS**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this **section** in relation to any third-party rights or interest.
- 4.10.12 If any claim covered under this **section** is also covered by another policy, or would have been covered if this **section** did not exist, **DAS** will only pay **DAS'** share of the claim even if the other insurer refuses the claim.
- 4.10.13 This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **your business** is registered. Otherwise the law of England and Wales applies. All Acts of Parliament mentioned in this policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

#### 4.11 Data Protection

To comply with data protection regulations **DAS** are committed to processing the **person insured's** personal information fairly and transparently. This section is designed to provide a brief understanding of how **DAS** collect and use this information.

**DAS** may collect personal details, including the **person insured's** name, address, date of birth, email address and, on occasion, dependent on the type of cover the **person insured** has, sensitive information such as medical records. This is for the purpose of managing the **person insured's** products and services, and this may include underwriting, claims handling and providing legal advice. **DAS** will only obtain the **person insured's** personal information either directly from them, the **appointed representative** or from the authorised partner who sold them the policy.

#### WHO WE ARE

**DAS** is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of the **person insured's** personal data by **DAS** and members of the DAS UK Group are covered by **DAS'** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted through [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk).

#### HOW WE WILL USE YOUR INFORMATION

**DAS** may need to send the **person insured's** information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact the **person insured** to ask for their feedback, or members of the DAS UK Group. If the **person insured's** policy includes legal advice **DAS** may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover the **person insured** has, their information may also be sent outside the EEA if they require a hire car so the service provider can administer their claim.

**DAS** will take all steps reasonably necessary to ensure that the **person insured's** data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

**DAS** will not disclose the **person insured's** personal data to any other person or organisation unless **DAS** are required to by **DAS'** legal and regulatory obligations. For example, **DAS** may use and share the **person insured's** data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies

may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via **DAS'** website.

#### **WHAT IS OUR LEGAL BASIS FOR PROCESSING YOUR INFORMATION?**

It is necessary for **DAS** to use the **person insured's** personal information to perform **DAS'** obligations in accordance with any contract that **DAS** may have with the **person insured**. It is also in **DAS'** legitimate interest to use the **person insured's** personal information for the provision of services in relation to any contract that **DAS** may have with **you**.

#### **HOW LONG WILL YOUR INFORMATION BE HELD FOR?**

**DAS** will retain the **person insured's** personal data for 7 years. **DAS** will only retain and use their personal data thereafter as necessary to comply with **DAS'** legal obligations, resolve disputes, and enforce **DAS'** agreements. If **you** wish to cancel **your** policy or request that **DAS** no longer use the **person insured's** personal data, please contact **DAS** at [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk).

#### **WHAT ARE YOUR RIGHTS?**

The **person insured** has the following rights in relation to the handling of their personal data:

- the right to access personal data held about them
- the right to have inaccuracies corrected for personal data held about them
- the right to have personal data held about them erased
- the right to object to direct marketing being conducted based upon personal data held about them
- the right to restrict the processing for personal data held about them, including automated decision-making
- the right to data portability for personal data held about them

Any requests, questions or objections should be made in writing to the Data Protection Officer:-

Data Protection Officer  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Or via Email: [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk)

#### **HOW TO MAKE A COMPLAINT?**

If the **person insured** is unhappy with the way in which their personal data has been processed, the **person insured** may in the first instance contact the Data Protection Officer using the contact details above.

If the **person insured** remains dissatisfied then they have the right to apply directly to the Information Commissioner's Office for a decision. The Information Commissioner can be contacted at: -

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

[www.ico.org.uk](http://www.ico.org.uk)

## 5 Claim procedure

The due observance and fulfilment of the provisions of the 'Claim notification' and 'Your duties' clauses under are a condition precedent to **our** liability for any claim under this **policy**.

### 5.1 Claim notification: Section – Professional Liability

5.1.1 **You** will give notice in writing or by an agreed electronic medium, to **us**:

- a) as soon as reasonably practical of any claim, but in any event not later than thirty (30) days from receipt of any **claim** or any notice of an intention to make a **claim** and for the avoidance of doubt within the **period of insurance**;
- b) as soon as reasonably practical of any **circumstance**, but in any event before expiry of the **period of insurance**;
- c) within two (2) working days, but in any event before expiry of the **period of insurance**, of receipt of any notice of intention to adjudicate, notice of adjudication, referral notice or any adjudication notice pursuant to contract;

with full particulars thereof. Provided always that such written notice is given to **us** during the same **period of insurance** or (if **you** renew this insurance with **us**) within seven (7) days after its expiry.

5.1.2 **We** agree that any **circumstance** notified to us during the **period of insurance** which subsequently gives rise to a **claim** after expiry of the **period of insurance** shall be deemed to be a **claim** first made during the **period of insurance**.

5.1.3 **You** may contact **us** using the information set out in the 'Claims procedure' under the 'Our agreement in general' section.

### 5.2 Claim notification - Section – Legal Expenses

If **you** wish to speak to our legal teams about a legal problem, please phone **DAS** on 0117 927 1924. **DAS** will ask **you** about your legal issue and if necessary call back to give legal advice.

If **your** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this **policy**, phone **DAS** on 0117 9271924 and **DAS** will give **you** a reference number. At this point **DAS** will not be able to tell **you** whether the claim is covered or not but **DAS** will pass the information **you** have given them to their claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before **DAS** have agreed that **you** should do so. If **you** do, **DAS** will not pay the costs involved even if **DAS** accept the claim.

### 5.3 Your duties – Professional Liability

5.3.1 On the happening of any event which may give rise to a claim **you** must:

- a) give all information and assistance **we** may require and forward all documents, to enable **us** to investigate, settle or resist any claim as **we** may require;
- b) not make or allow to be made on **your** behalf any admission offer promise payment of indemnity without **our** written consent;
- c) take all practicable steps to recover property lost and otherwise minimise the claim;
- d) not incur any expense without the consent of **our** except at the **insured's** own cost; and e) within thirty (30) days or such further time as **we** may allow in writing deliver to **us** a written claim providing at **your** own expense all details proofs and information regarding the cause and amount of damage as **we** may reasonably require together with details of any other insurances on any property or liability covered by this **policy** and (if demanded) a statutory declaration of the truth of the claim and or any related matters;
- f) not destroy evidence, supporting information or documentation without **our** prior consent; nor destroy any plant or other property relating to an occurrence, loss or suit that may give rise to a claim under this **policy**.

5.3.2 In respect of any event which may give rise to legal or regulatory proceedings, **you** must:

- a) immediately forward to **us** every letter claim writ summons and process immediately upon receipt without acknowledgement;

- b) advise **us** in writing immediately **you** have knowledge of any pending prosecution inquest fatal **accident** or ministry inquiry;
- c) co-operate with **us** or **our** appointed agents to allow them to comply with such relevant practice directions and pre-action protocols as may be issued and approved from time to time by the head of civil justice;
- d) authorise **us** to obtain medical records or other pertinent information upon request, in the event of an insured event involving **bodily injury**.

5.3.3 On the happening of any event which may give rise to a claim **you** must prove, if it is alleged that an event is not covered or that the indemnity is otherwise limited being **war** or an act of **terrorism** that the said exclusion or **limit of indemnity** does not apply, it being understood and agreed that any portion of an exclusion or **limit of indemnity** being found invalid, inapplicable or unenforceable will not in any way render the remainder of the exclusion or limit invalid, inapplicable or unenforceable.

## 5.4 Your duties – Legal Expenses

Please refer to Legal Expenses

## 5.5 Disputed defence or appeal: Section Professional liability only

If any dispute arises between **you** and **us** as to whether a prosecution should be defended or an appeal made, such dispute will be referred to a Queen's Counsel to be mutually agreed between the parties (or in default of agreement to be nominated by the President of the Law Society) whose decision will be final. In the event of conflict between any person falling within the definition of **insured** separate representation will be arranged for each party.

The cost of such legal opinion shall be regarded as part of the **defence costs**.

## 5.6 Our rights

- 5.6.1 Claims will be handled and administered by the **insurer** or such parties as **we** in **our** absolute discretion may determine.
- 5.6.2 **We** shall only be liable to pay **defence costs** to which we has given our prior written consent, such consent not to be unreasonably withheld.
- 5.6.3 **We** will be under no obligation to investigate any potential **claims** or to undertake the conduct of any proceedings in connection with such **claims** and will be at liberty in all cases to leave the conduct of such proceedings wholly to the **insured**, upon such conditions as regards the payment of costs and with such liberty to bind the **insurer** by compromise as **we** may in its absolute discretion determine.
- 5.6.4 **We** may at any time pay the **limit of indemnity** (after deduction of any sums already paid) or such lesser sum for which the **claim** can be settled and will relinquish the conduct and control of the **claim** and be under no further liability, except (where payable under the relevant **section**) for payment of **defence costs** incurred prior to the date of payment.

## 5.7 Recoveries

Recoveries (except from insurance, reinsurance, sureties or indemnity), will be allocated in the following order:

- 5.7.1 first, any costs and expenses reasonably and necessarily incurred in relation to the recovery will be reimbursed;
- 5.7.2 second, **you** will be reimbursed for any loss or costs exceeding the **limit of indemnity** specified in the **schedule**;
- 5.7.3 third, **we** will be reimbursed for any settlement made; and
- 5.7.4 lastly, **you** will be reimbursed for loss or costs in respect of the **excess** specified in the **schedule**.

## **5.8 Subrogation**

- 5.8.1 For each and every claim **you** and any person acting on **your** behalf must not waive any rights of recourse or recovery against any other person relating to an occurrence, loss or suit that may give rise to a claim under this insurance and must assist **us** in all respects in exercising such rights if requested to do so.
- 5.8.2 **We** agree not to exercise such rights against **your** principal, partner, director or employee unless the claim or loss is brought about or contributed to by the dishonest, fraudulent, criminal or malicious act or omission of that principal, partner, director or **employee**.



## 6 General conditions

### 6.1 Applicable law

The law allows the parties to this contract of insurance to select the law and jurisdiction to be applied to this **policy**. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the **United Kingdom** where the head office of the **insured** is located.

It is agreed that any legal proceedings between the **insured** and the **insurer** in connection with this contract will only take place in the courts of that part of the **United Kingdom** where the head office of the **insured** is located and they are subject to the exclusive jurisdiction of that court.

### 6.2 Assignment

Assignment of interest under this **policy** will not bind the insurer unless and until the **insurer's** written consent is endorsed hereon.

### 6.3 Basis of contract

Any reference to 'basis of the contract' in this **policy**, in the proposal form (if any) or **statement of fact** is of no effect.

### 6.4 Cancellation

This **policy** may be cancelled either by **you** or **us**.

#### 6.4.1 Our rights

The **policy** may be cancelled by **us** at any time by giving **you** twenty-one (21) days written notice of cancellation by recorded delivery to **your** last known address. **We** will set out the reason for cancellation in **our** letter.

**You** shall be entitled to the return of a proportionate part of the premium in respect of the unexpired term of this **policy** provided that there have been:

- a) no claims made under the **policy** for which **we** have made a payment;
  - b) no claims made under the **policy** which are still under consideration;
  - c) no incident likely to give rise to a claim but is yet to be reported to **us**;
- during the current **period of insurance**.

This termination will be without prejudice to **your** or **our** rights or claims incurred prior to the expiration of such notice. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** no refund for the unexpired portion of the premium will be given.

#### 6.4.2 Your rights – including cooling off period

**You** may cancel this **policy** by giving written notice to **your** broker or to **us** quoting **your** policy number:

- a) within fourteen (14) days from the inception day of the **policy**. **You** have the right to cancel the policy free of charge and to receive full refund of premium under this **policy**;
  - b) after fourteen (14) days from the inception day of the **policy**. **We** may refund any unearned premium calculated pro-rata to the annual premium;
- provided that there have been:

- i. no claims made under the policy for which we have made a payment;
  - ii. no claims made under the policy which are still under consideration;
  - iii. no incident likely to give rise to a claim but is yet to be reported to us;
- during the current period of insurance.

If **you** cancel this **policy** after fourteen (14) days from the inception day of the **policy**, there will be an additional charge of forty pounds (£40) to cover the administrative cost of providing the insurance.

This termination will be without prejudice to **your** or **our** rights or claims incurred prior to the expiration of such notice. If a claim has been submitted or there has been any incident likely to

give rise to a claim during the current **period of insurance** no refund for the unexpired portion of the premium will be given.

## **6.5 Contract (Rights of Third Parties) Act 1999**

This insurance does not confer or create any right enforceable under the Contracts (Rights of Third Parties) Act 1999 or any amending or subsequent legislation by any person who is not named as the **insured** and both the **insurer** and **insured** may amend, cancel or lapse this insurance without giving notice to, or requiring the consent of, any other third party.

However, this will not preclude rights enforceable under the Third Parties (Rights against Insurers) Act 2010.

## **6.6 Dispute resolution**

All matters in dispute between the **insured**, any other party covered by this insurance and the **insurer** arising out of or in connection with the construction or formation of this insurance will be referred to a mediator to be agreed by the parties within fourteen (14) working days of a written notice served on one party by the other requesting such an agreement. If a mediator is not agreed, then either party may apply to the Centre for Effective Dispute Resolution ('CEDR') for the appointment of a mediator. The parties shall share equally the costs of CEDR and of the mediator and the reference, conduct and any settlement of the dispute at mediation will be conducted in confidence.

The parties shall continue to perform their respective continuing obligations under this insurance, if any, while the dispute is resolved unless the nature of the dispute prevents such continued performance of those obligations.

If any such dispute is not resolved by mediation or the parties cannot agree upon the appointment of a mediator or the form that the mediation will take, the dispute will be referred by either party to courts, subject to the law and jurisdiction set down in the Applicable law clause above.

## **6.7 Duty of fair presentation**

**You** must make a fair presentation of the risk (as set out in the Insurance Act 2015 or successor or amending legislation) in proposing for, or proposing to vary, this insurance.

## **6.8 Duty of fair presentation – remedies for breach - proposing for this insurance**

1.1.2 If **you** or anyone acting on **your** behalf breaches **your** duty of fair presentation then **our** remedies shall be as follows:

6.8.1 if such breach is deliberate or reckless, **we** may:

- a) treat this policy as having been terminated from its inception; and
- b) retain the premium;

6.8.2 if such breach is not deliberate or reckless and **we** would not have entered into this policy but for the breach, **we** may by notice to **you** treat this policy as having been terminated from its inception in which case **we** shall return the premium; and

6.8.3 in all other cases if, but for the said breach, **we** would have entered into this policy but:

- a) on different terms (other than terms relating to the premium), **we** may require that this policy is treated as if it had been entered into on those different terms from the outset; or
- b) would have charged a higher premium, **we** may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, **we** shall pay only X% of what **we** would otherwise have been required to pay, where  $X = (\text{premium actually charged/higher premium}) \times 100$ .

## **6.9 Duty of fair presentation– remedies for breach - variation**

1.1.3 If **you** or anyone acting on **your** behalf breaches **your** duty of fair presentation in relation to a variation of this policy, **our** remedies shall be as follows:

6.9.1 if such breach is deliberate or reckless, **we** may:

- a) by notice to **you** treat this policy as having been terminated from the time when the variation was concluded; and
- b) retain the premium;

- 6.9.2 if such breach is not deliberate or reckless, and **we** would not have entered into the variation but for the breach, **we** may treat this policy as if the variation was never made, in which case **we** shall return any additional premium relating to the variation; and
- 6.9.3 in all other cases if, but for the said breach, **we** would have entered into the variation but:
- a) on different terms (other than terms relating to the premium), **we** may require that the variation is treated as if it had been entered into on those different terms;
  - b) would have increased the premium by more than it did or at all, **we** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, we shall pay only X% of what **we** would otherwise have been required to pay, where  $X = (\text{premium actually charged/higher premium}) \times 100$ ; or
  - c) would not have reduced the premium by as much as it did or at all, **we** may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, **we** shall pay only X% of what we would otherwise have been required to pay, where  $X = (\text{premium actually charged/reduced total premium}) \times 100$ .

## 6.10 Fraudulent claims

- 6.10.1 If **you** or anyone acting on **your** behalf makes a fraudulent claim under this **policy**, **we**:
- a) are not liable to pay the claim;
  - b) may recover any part of the claim already paid from the relevant **insured**; and
  - c) may by notice to **you** treat this **policy** as having been terminated with effect from the time of the first fraudulent act, in which case **we** are not liable to that **insured** in respect of a relevant event occurring after that time and may retain any premium.
- 6.10.2 These remedies shall not be available against any other entity insured under this **policy** that was not implicated in the fraud.

## 6.11 Late payment of claims

The **insurer** shall, pursuant to section 13A of the Insurance Act 2015, pay any sum due in respect of a valid claim within a reasonable time (which includes a reasonable time to investigate and assess the claim).

## 6.12 Material changes during the policy period

- 6.12.1 **You** must notify **us** within thirty (30) days of any material change to the **insured**, **your business** or the risks insured if indemnity under this insurance is sought in relation to any such change.
- We** shall not indemnify **you** for any liability arising out of a material change for which indemnity would otherwise have been available under this insurance unless **we** have provided valid confirmation of cover, whether by an express term of this policy, endorsement, written confirmation or otherwise.

## 6.13 Minimisation of risk

- 6.13.1 **You** will take all reasonable steps at **your** own expense to prevent an insured event arising or continuing.
- 6.13.2 Upon the happening of an insured event and at all times thereafter, **you** shall act as a prudent uninsured and take all reasonable measures as are appropriate to avoid or minimise any claims which arise or may arise from that insured event. Any failure by **you** to take such steps shall reduce or extinguish **our** liability to indemnify **you** under the **policy** to the extent that such failure has increased the claim under the **policy**.
- 6.32.3 In respect of the coverage afforded under the 'Fraudulent use of information' clause, the **insured** will take all reasonable steps to protect **information and communication assets**, by:
- a) having virus protection software operating on **information and communication assets** which is running, correctly configured and regularly or automatically updated;
  - b) having a fire wall or similar configured device to control access to **information and communication assets**;
  - c) encrypting and controlling the access of all **information and communication assets**

and external devices including plug-in devices networked to **information and communication assets**;

- d) controlling unauthorised access to **information and communication assets** by correctly configuring its wireless network;
- e) changing all passwords on **information and communication assets** at least every sixty (60) days and cancel any username, password or other security protection after it knew or had reasonable grounds to suspect that it had been available to any unauthorised person;
- f) taking regular back-up copies of any data, file or programme on **information and communication assets**;
- g) having an operational system for logging and monitoring user activity on **information and communication assets**.

#### **6.14 Non Contribution: Section Professional liability only**

If at the time of any claim under this **policy** there is any other valid and collectible insurance available to the **insured** or any other party covered by this insurance, other than insurance that is specifically stated to be in the excess of this **policy** and names the **insured** or any other party covered by this insurance for the insurance, then the insurance afforded by this **policy** will be in excess of and will not contribute with such other insurance.

#### **6.15 Observance**

They relate to anything to be done or complied with by **you** are duly and faithfully observed and fulfilled by **you** and by any other person who may be entitled to be indemnified under this **policy**.

#### **6.16 Premium adjustment**

In the event of a notification of a material change of the risk by **you/the insured**, the annual premium for this insurance will be adjusted and re-calculated. In order to do that, the adjusted annual premium based on the material change of the risk, will be compared against the annual premium charged at inception of the **policy** or the most recent annual premium following any previous adjustment. Where the adjustment in annual premium results in:

- a) an additional charge of less than £20.00, a minimum of £20.00 will be charged to you/the **insured**;
- b) a refund of less than £20.00, any such refund will be waived and not processed; and
- c) an additional charge or refund greater than £20.00, this sum will be charged or refunded to **you/the insured** in its entirety via your/the **insured's** intermediary.

Any difference in premium for the unexpired **period of insurance** to be payable or refundable by or to you/the **insured** will be adjusted in accordance to the terms of the **policy**.

#### **6.17 Privacy Notice**

Any personal data provided to the **insurer** will be processed in compliance with all applicable laws and regulations and in accordance with the privacy notice which can be found at: <https://qbeeurope.com/privacy-policy/>

Alternatively the **insured** may contact the **insurer's** Data Protection Officer to request a copy of the full privacy notice by email: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or by writing to the: Data Protection Officer, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD

#### **6.18 Records**

We may hold documents relating to this insurance and any claims under it in electronic form and may destroy the originals. An electronic copy of any such document will be admissible in evidence to the same extent as, and carry the same weight as, the original.

#### **6.19 Representation**

Any person falling within the definition of the **insured** agrees that the first named insured is their agent for the purpose of giving and receiving of any notices from **us** or **our** representatives including any notice of cancellation. The payment to the first named insured

of any return premium that may be payable under this **policy** will satisfy **our** obligations to return premium to **you**.

## **6.20 Severability**

- 6.20.1 The proposal shall be construed as a separate application for insurance under this **policy** by each **insured**. No statements in the **statement of fact** or knowledge possessed by an **insured** shall be imputed to any other **insured**.
- 6.20.2 For the purpose of determining the applicability of the exclusions or limitations, the act or knowledge of an **insured** shall not be imputed to any other **insured**.

## **6.21 Sanction limitation and exclusion**

- 6.21.1 **We** shall not provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.

## **6.22 Subscribing insurers**

The subscribing **insurers'** obligations under this **policy** are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **insurers** are not responsible for the subscription of any co-subscribing **insurer** who for any reasons does not satisfy all or part of its obligations

## 7 General definitions and interpretation

The following words will have the same meaning attached each time they appear in this **policy** in **bold** type face, whether with a capital first letter or not.

Where the context so admits or requires, words importing the singular will include the plural and vice versa and words importing the masculine will import the feminine and the neuter. References to 'a person' will be construed so as to include any individual, company, partnership or any other legal entity. References to a statute, regulation or trade terms of contract will be construed to include all its amendments or replacements. All headings within the policy are included for convenience only and will not form part of this **policy**.

### 7.1 Advertising

Advertising means advertising, publicity, or promotion of **your business services** and of the products and services of others.

### 7.2 Appointed representative

For **section** – Legal expenses, **appointed representative** means the **preferred law firm**, law firm, **tax consultancy**, accountant or other suitably qualified person **DAS** will appoint to act on the **person insured's** behalf.

### 7.3 Bodily injury

7.3.1 For Section – Professional Liability, bodily injury means death and injury, illness or disease whether bodily or mental.

7.3.2 For Section - Legal expenses, bodily injury means death or injury caused by a specific or sudden accident.

### 7.4 Business

Business means the **business services** shown in the **schedule** and declared in the **statement of fact**

### 7.5 Business services

Business services means **your multimedia activities**, advertising, advertising services, public relations, direct marketing, sales promotions, other forms of marketing communications and related activities which include articles for publicity, press release or broadcast in the promotion of, including creation of matter for others and as stated in the **schedule** and declared within the **statement of fact**.

### 7.6 Circumstance

Circumstance means an incident, occurrence, dispute, fact, matter, act or omission that is likely to give rise to a **claim**.

### 7.7 Claim

Claim means:

7.7.1 the receipt by **you** of any written or verbal notice of demand for compensation made by a third party against **you**; or

7.7.2 any writ, statement of claim, claim form, summons, application or other originating legal or arbitral process whether civil or criminal, cross-claim, counterclaim or third or similar party notice served upon **you**; or

7.7.3 any notice of intention, whether orally or in writing, to commence legal proceedings against **you**.

7.7.4 all loss, liability, expenses, and costs resulting from:

- a) one and the same act error or omission; or
- b) a series of acts errors or omissions arising out of or attributable to the same originating cause, source or event; or
- c) 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 jointly constitute one claim under this **policy**, and only one **excess** shall be applicable in respect of such claim.

## 7.8 Client

Client means a customer to whom **you** provide goods or services either under a written contract or for a fee.

## 7.9 Company

Company means the company stated in the **schedule** and shall include all **subsidiary companies**.

## 7.10 DAS

DAS means DAS Legal Expenses Insurance Company Limited whose Head office and registered address is:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Registered in England and Wales, number 103274. Website: [www.das.co.uk](http://www.das.co.uk)

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the

Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Compensation Scheme

**DAS** are covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if **DAS** cannot meet their obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk)

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL

Registered in England and Wales, number 5417859. Website: [www.daslaw.co.uk](http://www.daslaw.co.uk)

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

## 7.11 DAS standard terms of appointment

DAS standard terms of appointment means the terms and conditions (including the amount **DAS** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

## 7.12 Date of occurrence

date of occurrence means:

- 7.12.1 for civil cases (other than under insured incident – Tax protection), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating event, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** or a **person insured** first became aware of it);
- 7.12.2 for criminal cases, the date the **person insured** began, or is alleged to have begun, to break the law;
- 7.12.3 for insured incident - Statutory licence appeal, the date when **you** first became aware of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel **your** licence or British Standard Certificate of Registration.
- 7.12.4 for insured incident - Tax protection, the date when HM Revenue & Customs, or the relevant authority, first notifies **you** of its intention to carry out an enquiry. For **VAT** or **employer compliance disputes**, the date the dispute arises during the **period of insurance** following the issue of an assessment, written decision or notice of a civil penalty.
- 7.12.5 for insured incident - Legal defence - statutory notice appeals, the date when the **person insured** is issued with the relevant notice and has the right to appeal.

## 7.13 Defence cost(s)

- 7.13.1 For section – Professional liability defence cost(s) means:

- a) all legal costs, charges, fees, expenses including witness costs and advances in respect of the same (other than **your** directors, partners or **employees** salaries, commissions, expenses or other benefits);
- b) reasonable fees, costs and expenses of accredited experts retained through defence counsel to prepare an evaluation, report, assessment, diagnosis or rebuttal of evidence in connection with the defence of a covered **claim**; and
- c) any premiums paid for insurance instruments or for bonds which are required in order to defend proceedings, institute an appeal or be released on bail but without any obligation to furnish or procure such insurance instruments or bonds; unreasonably withheld or unreasonably delayed or unreasonably withdrawn) in the investigation, defence or settlement of any **claim** and/or **circumstance(s)**.

7.13.2 For section – Legal expenses defence cost(s) means::

- a) Legal costs  
Legal costs being all reasonable and necessary costs chargeable by the **representative** on a standard basis. Also, the costs incurred by opponents in civil cases if a **person insured** has been ordered to pay them, or pays them with our agreement.
- b) Accountant's costs  
Accountant's costs being a reasonable amount in respect of all costs reasonably incurred by the **representative**.
- c) Attendance expenses  
Attendance expenses being the **person insured's** salary or wages for the time that the **person insured** is off work to attend any arbitration, court or tribunal hearing at the request of the **representative** or while attending jury service. **DAS** will pay for each half or whole day that the court, tribunal or the **person insured's**

The amount **DAS** will pay is based on the following:

- i) the time the **person insured** is off work including the time it takes to travel to and from the hearing. This will be calculated to the nearest half day assuming that a whole day is eight hours;
- ii) if the **person insured** works full time, the salary or wages for each whole day equals 1/250<sup>th</sup> of the **person insured's** yearly salary or wages;
- iii) if the **person insured** works part-time, the salary or wages will be a proportion of the **person insured's** weekly salary or wages.

## 7.14 Documents

Documents means deeds, wills, written agreements, maps, plans, books, letters, policies, certificates, forms and documents of any nature whatsoever, whether written, printed or reproduced by any method, including computer records and electronic data material, but shall not include bearer bonds or coupons, stamps, bank or currency notes or any other negotiable instrument.

## 7.15 Employee

7.15.1 For Section – Professional Liability employee means any person including trainees and apprentices acting under a contract of service with **you** in respect of the conduct of **business services**.

7.15.2 For Section – Legal expenses employee means any person whilst engaged under a contract of employment or apprenticeship with **you**

## 7.16 Employer compliance dispute

For Section – Legal expenses, employer compliance dispute means a dispute with HM Revenue & Customs concerning **your** compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations.

## 7.17 Employment practice

Employment practice means:

7.17.1 discrimination with respect to the terms or conditions of employment on the basis of an individual's race, colour, religion, age, sex, national origin, disability, pregnancy, sexual orientation or preference or other status protected under applicable law; or

7.17.2 sexual harassment, including unwelcome sexual advances, requests for sexual favours, and



any unwelcome verbal, visual or physical contact of a sexual nature which:

- a) is explicitly or implicitly made a term or condition of employment; and
- b) creates a hostile or offensive working environment; and
- c) when rejected or opposed by a person becomes a basis for decisions regarding that person's employment; or professional reputation, disciplinary history, or termination of employment; or

7.17.4 unfair or wrongful termination of employment or refusal to hire; or

7.17.5 adverse change in the terms and conditions of a person's employment in retaliation for that person's exercise of his or her rights under law, or support of the rights of another.

## 7.18 Excess

The **limit of indemnity** is additional to the excess and excess means the first amount specified in the **schedule** payable by **you** in respect of each and every **claim** or **circumstance** as ascertained after the application of all other terms and conditions of this insurance. The **excess** will be applied to **defence costs**, fees and expenses (unless expressly stated otherwise in the **schedule**).

## 7.19 Independent lawyer

Independent lawyer means:

7.19.1 where the claim is in England, a Queen's Counsel agreed upon by both **you** and **us** or failing such agreement to be nominated by the chairman for the time being of the Bar Council of England and Wales; or

7.19.2 where the claim is in another jurisdiction, a lawyer of more than ten (10) years experience agreed upon by both **you** and **us** or failing such agreement to be nominated by the chairman of the local law society.

## 7.20 Information and communication assets

Information and communication assets means **your** computer and telecommunication system, including but not limited to **your** email system, encrypted electronic signature, encrypted electronic certificate, website, intranet, network, software, hardware, firmware, program or any data held electronically.

## 7.21 Insured/you/your

Insured/you/your means

7.21.1 the person(s) or **company** named in the **schedule**; or

7.21.2 your practice including their predecessors and any other practices but excluding all those practices, predecessors or other practices that are not disclosed to **us** in the **statement of fact**; or

7.21.3 the partners, directors or **members** of the practice during the **period of insurance**; or

7.21.4 former partners, former directors or former **members** of the practice; or

7.21.5 (in respect of the **business services** undertaken on behalf of the practice only) those persons named as consultants or former consultants in the **statement of fact**; or

7.21.6 any retired partner, director or **member** of the practice remaining as a consultant to the practice; or

7.21.7 (in respect of the **business services** undertaken on behalf of the practice only) any **employee** and/or former **employee** of the practice and any self-employed person;

7.21.8 the estate, heirs and executors or legal and personal representatives of those parties mentioned above in the event of their death, incapacity, insolvency or bankruptcy, for legal liabilities incurred due to any **wrongful act**, error or omission of such deceased, incompetent or bankrupt person.

7.21.9 the lawful spouse of any natural person insured provided that the claim against such spouse is to enforce a judgment against such natural person insured for a **claim** otherwise covered by this **policy**.

## 7.22 Insurer/we/our/us

Insurer/we/our/us means:

- 7.22.1 For Section – Professional Liability insurer/we/our/us means:  
QBE UK Limited (registered in England number 01761561; Home State - **United Kingdom**.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct  
Authority and the Prudential Regulation Authority; registration number 202842)

## 7.23 Hacker

Hacker means anyone who specifically and maliciously targets **you** and gains unauthorised access to **your information and communication assets** solely by circumventing electronically the security system in place to protect against such unauthorised access to the **information and communication assets**.

Hacker does not include any principal, director or partner of **yours**.

## 7.24 Legal expenses costs

Legal expenses costs means;

- a) all reasonable and necessary costs chargeable by the **appointed representative** and agreed by **DAS** in accordance with the **DAS standard terms of appointment**; and
- b) the costs incurred by opponents in civil cases if the **person insured** has been ordered to pay them, or the **person insured** pays them with **DAS** agreement.

## 7.25 Limit of indemnity

- 7.25.1 For Section – Professional Liability

- a) Limit of indemnity means the amount specified in the **schedule**, which shall be the maximum amount payable by **us** in respect of any one **claim**:
  - i) regardless of the number of insured parties, persons or organisations bringing **claims** against **you** and
  - ii) regardless of the number of **claims** made by **you**

- 7.25.2 For Section – Legal Expenses

Limit of indemnity means the amount specified in the **schedule**, which shall be the maximum amount payable by **DAS** for all **claims** resulting from one or more event arising at the same time or from the same originating cause.

- 7.25.3 For all **sections**

- 7.25.4 Where a limit of indemnity is stated as in the aggregate, that aggregate is the maximum **we** will pay for all insured events during the **period of insurance**.

- 7.25.5 Where a **claim** can be brought under more than one (1) **section** of this **policy**, **you** are free to choose the **section** that will apply, but only one (1) **section**, and the applicable limit of indemnity of that section shall be the maximum amount payable by **us** under this **policy**.

- 7.25.6 Any sub-limit of indemnity stated applies as if it was the limit of indemnity for the claims specified for that sub-limit of indemnity and is deemed to be part of and not in addition to the limit of indemnity specified in the **schedule**.

## 7.26 Matter

Matter means any data, text, sounds, images or similar content disseminated, including but not limited to the content of **your** email, intranet, extranet, website, bulletin board, chat room or other on-line discussion or information forum, and the marketing and advertising of **your business services**.

## 7.27 Multimedia activities

Multimedia activities mean the publishing, dissemination, releasing, gathering, transmission, production, webcasting or other distribution of **matter**.

## 7.28 Member

Member mean any member of a limited liability partnership including without limitation a designated member save that such member shall only be an insured for the purposes of this insurance if and insofar as any claim(s) arise out of **business services** carried on by the member for or on behalf of the firm(s) named in the **schedule**.

## 7.29 North America

North America means the United States of America or its territories or possessions or

Canada.

### **7.30 Nuclear hazards**

Nuclear hazards means:

- 7.30.1 ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- 7.30.2 the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### **7.31 Outsource**

- 7.31.1 Outsource shall mean **your** retention and authorisation of a person or an organisation to perform a normal administrative service on **your** behalf, provided that:
  - a) such service is performed under a written contract; and
  - b) **you** retain the right to audit the performance of such service; and
  - c) **you** can demonstrate that they have vetted the person or organisation for competency financial stability and honesty prior to **your** retention and authorisation of such person organisation to perform such service.

### **7.32 Parent**

Parent means a company which by itself, or in concert with other companies with the same majority ownership or control as itself:

- 7.32.1 controls the composition of the board of directors, of **yours**; or
- 7.32.2 controls more than half the voting power of **yours**; or
- 7.32.3 holds more than half of the issued share capital of **yours**.

### **7.33 Period of insurance**

Period of insurance means the period shown as such on the **schedule** which time is taken as Greenwich Mean Time unless otherwise stated.

### **7.34 Person insured**

For Section – Legal expenses, person insured means **you** and the directors, partners, managers, employees and any other individuals declared to **DAS** by **you**.

### **7.35 Policy**

Policy means this document, the **schedule** (including any **schedules** issued in substitution) and any endorsements attaching to this document or the **schedule**.

### **7.36 Pollutant**

Pollutant means any solid, liquid, gaseous, biological, radiological or thermal irritant, toxic or hazardous substance or contaminant including, but not limited to, asbestos, lead, smoke, vapour, dust, fibres, mould, spores, fungi, germs, soot, fumes, acids, alkalis, chemicals and waste. Waste is deemed to include materials to be recycled, reconditioned or reclaimed.

### **7.37 Pollution**

Pollution means:

- 7.37.1 the actual alleged or threatened discharge, seepage, migration, dispersal, release or escape of **pollutants** at any time;
- 7.37.2 any cost, expense, claim or suit arising out of any request demand or order as a result of actual alleged or threatened discharge, seepage, migration, dispersal, release or escape of **pollutants** at any time that **you** or any other insured party test for monitor, clean up, remove, contain, treat, detoxify or neutralise or in any way respond to or assess the effects of **pollutants**.

### **7.38 Preferred law firm or tax consultancy**

Preferred law firm or tax consultancy means a law firm, barristers' chambers or tax expert **DAS** chooses to provide legal or other services. These specialists are chosen as they have the proven expertise to deal with the **person insured's** claim and must comply with **DAS'** agreed service standard levels, which they audit regularly. They are appointed according to the **DAS standard terms of appointment**.

## 7.39 Product

Product means any property including packaging, containers, labels and instructions for use after it has left **your** custody or control which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced altered, or repaired by or on **your** behalf.

## 7.40 Reasonable prospects

Reasonable prospects means:

- a) For civil cases, the prospects that the **person insured** will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that **DAS** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **DAS**, or a **preferred law firm** or **tax consultancy** on their behalf, will assess whether there are **reasonable prospects**.
- b) For criminal cases there is no requirement for there to be prospects of a successful outcome, however for appeals the prospects must be at least 51%.

## 7.41 Retroactive date

7.41.1 Retroactive date means the date (if any) stated in the **schedule**.

7.41.2 Unlimited retroactive cover – where no retroactive date is specified in the **schedule**, coverage under this **policy** shall be in respect of acts, errors or omissions committed or alleged to have been committed irrespective of when such acts, errors or omissions were committed or alleged to have been committed;

7.41.3 Limited retroactive cover – where a retroactive date is specified in the **schedule**, then coverage under this **policy** shall only be in respect of acts, errors or omissions first committed or alleged to have been first committed after the retroactive date.

## 7.42 Schedule

Schedule means the document titled schedule that includes **your** name and address of, the premium and other variables to this **policy** (including endorsement clauses) and is incorporated in this **policy** that **you** have accepted. Schedules may be re-issued from time to time where each successor overrides the earlier document.

## 7.43 Section

Section means all or any individually lettered sections of this **policy** that forms part of the insurance contract but only if stated as 'operative' in the **schedule**.

## 7.44 Service provider

Service provider means a business the **insured** does not own, operate, or control, but that the **insured** hires for a fee under a written contract to perform **business services** on behalf of the **insured**.

## 7.45 Statement of fact

Statement of fact means the document we send to you that records all the information supplied to **us** by or on **your** behalf for the assessment of **your** eligibility for this insurance and its terms including the premium applicable to this **policy**.

## 7.46 Subsidiary company

Subsidiary company means:

7.46.1 any company in respect of which **you** (either directly or indirectly through one or more of **your** subsidiary companies):

- a) control the composition of the board of directors; or
- b) control more than half the voting power at a general meeting of shareholders; or
- c) hold more than half of the issued share capital (regardless of class of share);

7.46.2 any company as defined above (other than any company part of whose issued share capital is offered to the public or otherwise traded on a recognised exchange in **North America**) which is acquired or created on or subsequent to the inception date of this **policy** and of which the total assets do not exceed the amount stated on the schedule.

7.46.3 any other company that **we** has given prior written consent to for its inclusion as a subsidiary

company under this **policy**.

## **7.47 Take-over or merger**

Take-over or merger means:

- 7.47.1 any sale of the majority of the issued share capital of **yours**; or
- 7.47.2 **your** merger with or acquisition by another entity such that **you** are not the surviving entity and no longer:
- a) control the composition of the board of directors; or
  - b) control more than half the voting power; or
  - c) hold more than half of the issued share capital.
- Except that this definition shall not apply if any sale of **your** shares alters the status of the **insured** from that of a private company to that of a public company or vice versa.
- 7.47.3 in the case of an **insured** which is a partnership, a merger with another partnership or the appointment of new partners (other than from existing **employees** of the partnership insured) such that the number of partners in the partnership immediately after such merger or appointment(s) is more than two hundred percent (200%) of the number of partners in the partnership Insured immediately before such merger or appointment(s).
- 7.47.4 In the case of a trust scheme the merger of the **company** or the trust scheme with or acquisition by another entity such that the trust scheme is wound up or merged with another trust scheme or otherwise loses its identity.

## **7.48 Tax enquiry**

A written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check which either:

- a) includes a request to examine any aspect of **your** books and record; or
- b) advises of a check of **your** whole tax return.

## **7.49 Territorial limits**

- 7.49.1 For Section – Professional liability, territorial limit means Worldwide excluding **North America**;
- 7.49.2 For Section – Legal expenses, territorial limit means:
- a) for insured incidents - Legal Defence (excluding Statutory notice appeals), and Bodily injury:  
the laws of the United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
  - b) for all other insured incidents:  
the **United Kingdom**

## **7.50 Terrorism**

Terrorism means:

an activity that involves a violent act or the unlawful use of force or an unlawful act dangerous to human life, tangible or intangible property or infrastructure, or a threat thereof; and appears to be intended to

- a) intimidate or coerce a civilian population, or
- b) disrupt any segment of the economy of a government de jure or de facto, state, or country, or
- c) overthrow, influence, or affect the conduct or policy of any government de jure or de facto by intimidation or coercion, or
- d) affect the conduct or policy of any government de jure or de facto by mass destruction, assassination, kidnapping or hostage-taking.

## **7.51 United Kingdom**

United Kingdom means Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

## **7.52 Unfair Competition**

Unfair competition means misleading business practices or incorrect description of source.

## **7.53 Vat dispute**

For section – Legal expenses, vat dispute means a dispute with HM Revenue & Customs following the issue of an assessment, written decision or notice of a civil penalty relating to **your** VAT affairs.

## **7.55 Virus or similar mechanism**

Virus or similar mechanism means a computer program, program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of virus or similar mechanism includes but is not limited to any file virus, boot sector virus, macro virus, hostile applet, trojan horse program, java virus, ActiveX virus, worms, logic bombs or other executable program which contains instructions to initiate an event on the infected computer, causing modification of or damage to data, memory or data media or otherwise adversely affecting the operation of any information and communications technology system.

## **7.56 War**

War means war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power or confiscation by order of any public authority or government de jure or de facto or martial law but not including **terrorism**.

## 8 Complaints

### 8.1 How you can complain

In respect of the Legal Expenses **section** of the **policy** only, please contact **DAS's** customer relations department at:

DAS Legal Expenses Company Limited, DAS House, Quay Side, Temple Black, Bristol, BS16NH, telephone 0117 934 0066, email **DAS** at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk).

In respect of all other **sections** of the **policy**, **you** can complain about this **policy** by first contacting the broker. If **you** wish to contact **us** directly **you** can:

- a) where the **insurer** is QBE Europe SA/NV write to Customer Relations, QBE Europe SA/NV, Regentlaan 37 Boulevard du Régent, 1000 Brussels, Belgium, e-mail: [complaints@be.qbe.com](mailto:complaints@be.qbe.com), telephone: +32 2 504 82 11 or fax: +32 2 504 82 00;
- b) where the **insurer** is QBE UK Limited write to Customer Relations, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD; email: [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com), telephone 020 7105 5988; or
- c) where the **insurer** is or includes a Lloyd's syndicate, e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com), write to Lloyd's Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, or telephone 020 7327 5693.

Please note that Lloyd's will consider a complaint only if **you** are considered to be an 'eligible complainant' by the Financial Ombudsman Service – see below.

In each case, **you** should quote the **policy** or claim reference.

A summary of **our** complaints handling procedure is available on request and will also be provided to **you** when acknowledging a complaint.

### 8.2 The UK Financial Ombudsman Service (UK FOS)

If **you** feel that **your** complaint has not been satisfactorily resolved, **you** may be eligible to contact the UK FOS to review the complaint.

To be an eligible complainant, **you** must be:

- a) a consumer;
- b) a micro-enterprise – a business that has an annual turnover of under EUR2million employing fewer than ten (10) employees;
- c) a small business - a business with an annual turnover below GBP6.5million and:
  - i) fewer than 50 employees; or
  - ii) an annual balance sheet below GBP5million; or
- d) a charity with an annual income of less than GBP6.5million; or
- e) a trustee of a trust with net assets of less than GBP5million; or
- f) a guarantor.

If eligible, the **insured** can contact the UK FOS via its website: <http://www.financialombudsman.org.uk/consumer/complaints.htm>, write to the UK FOS, Exchange Tower, London E14 9SR, or telephone 0300 123 9 123 or 0800 023 4567.

Where applicable the **insured** must refer its complaint to the UK FOS (a) within six (6)months of the **insurer's** final response letter or (b) when the **insurer** has failed to resolve the issue within eight (8) weeks.

The UK FOS provides impartial advice free of charge and contacting them will not affect **your** legal rights.

### 8.3 Financial Services Compensation Scheme (FSCS)

Where the **insurer** is QBE UK Ltd the **insured** may be entitled to compensation from the FSCS if the **insurer** is unable to meet its obligations under this **policy**.

Entitlement to FSCS compensation depends on the type of business insured and the circumstances of the claim. Further information is available from [www.fscs.org.uk](http://www.fscs.org.uk), or the **insured** can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

## QBE European Operations



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