

**CONSULTANT MEMBERS PROFESSIONAL INDEMNITY INSURANCE
SUMMARY OF COVER**

- INSURED:** Qualifying Consultant Members and/or Registered Design & Technology Health & Safety Consultant
- INSURED PERILS:** Indemnity for claims made against you for breach of professional duty due to negligent act, error or omission committed in the conduct of your business during the period of insurance.
- BUSINESS:** Professional advice and inspection services to schools on all aspects of Design & Technology in the Curriculum, Health & Safety advice, and buildings and associated consultancy.
- LIMIT OF INDEMNITY:**
£ 1,000,000 each and every claim plus costs and expenses.
- EXCESS:** £ 250 each and every claim (ex costs/expenses)
- GEOGRAPHICAL LIMITS/JURISDICTION:**
Worldwide ex USA/Canada
- MAIN EXTENSIONS:**
1. Libel and slander
 2. Unintentional infringement of copyright
 3. Unintentional breach of confidentiality
 4. Replacing/restoring of documents following loss/damage
 5. Cost of criminal proceedings up to £ 100,000 excess £ 2,500
 6. Costs/expenses for representation at enquiries
 7. Dishonesty of employees
 8. Seepage/pollution
 9. Prosecuting infringement of own copyright
- MAIN EXCLUSIONS:**
1. Bodily injury/property damage unless due to negligent advice, design, breach of professional duty
 2. Dishonest, fraudulent malicious/illegal act/omission
 3. Breach of contractual duty or duty of care owed to third parties which is more onerous than common law/statute
 4. Fines/penalties
 5. War/terrorism

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