## Professional Indemnity

<table>
<thead>
<tr>
<th>Insurer</th>
<th>Royal &amp; Sun Alliance Insurance plc</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of Insurance</td>
<td>1st August 2018 - 31st July 2019</td>
</tr>
</tbody>
</table>

### Cover

The Insurer will indemnify the Insured against liability at law (including liability for claimant’s costs and expenses) in respect of Claims arising out of the Insured’s Activities made against the Insured and notified to the Insurer during the Period of Insurance up to the Limit of Indemnity specified in the Schedule by reason of:

- A) any act of neglect, error or omission
- B) breach of warranty of authority
- C) infringement of copyright or patent right or trademark or design rights or unauthorised use of systems or programs
- D) breach of confidential information under data protection legislation
- E) breach of intellectual property rights
- F) any dishonest or fraudulent act or omission on the part of the Insured
- G) libel and slander committed in good faith by reason of words written or spoken by any of the Insured
- H) loss or damage to Documents excluding all costs and expenses incurred in replacing or restoring such Documents

### Territorial Limits

Worldwide

### Limit of Indemnity

Any one claim, unlimited in any one period of insurance £10,000,000

### Excess

£10,000

### Principal Endorsements

Not applicable

### Special Provisions/Conditions

(Please contact the Insurance Section for full details)

- Pollution cover limited to £1,000,000 in any one period of insurance;
- Indemnity to students at Insured’s request;
- Self-employed sub-contractors;
- Subsidiary companies;
- Subsidiary companies held covered facility;
- Aircraft / Aerial Devices Exclusion is deleted and cover is now provided for a sub-limit of £5,000,000 in any one period of insurance.
PRINCIPAL EXCLUSIONS

The Insurer shall not be liable in respect of:

1) any liability based upon or arising out of or relating directly or indirectly to or in consequence of or in any way involving Asbestos Risk

2) any liability arising out of Bodily Injury to an Employee arising out of and in the course of his employment for or on behalf of the Insured

3) any Claim arising out of or in connection with any trading losses or liabilities incurred by the Insured or any business managed by or carried on by the Insured

4) the ownership use occupation or leasing of mobile or immobile goods or property by or on behalf of the Insured

This is a “Claims Made” policy and only covers claims notified to Insurers during the period of insurance. Cover ceases at the above expiry date and can only be renewed when Insurers have received and accepted the relevant annual renewal form.