

KINGSBRIDGE LEGAL PROTECTION POLICY

Effected through Kingsbridge Contractor Insurance a **division of Kingsbridge Risk Solutions Limited**

Underwritten by **Zurich Insurance Company Ltd**

Kingsbridge Risk Solutions Limited is Authorised and Regulated by the Financial Conduct Authority. Its FCA reference number is 309149

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Kingsbridge Contractor Insurance is a trading name of Kingsbridge Risk Solutions Ltd. Authorised and regulated by the Financial Conduct Authority. Registered in England No. 4122238

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Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

HOW YOU CAN CONTACT US

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Important notes

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

CLAIMS HISTORY

We may pass information relating to claims or potential claims to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau, and other relevant databases.

We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

EMPLOYERS' LIABILITY TRACING OFFICE (ELTO)

We are members of the Employers' Liability Tracing Office (ELTO), an independent industry body who maintains a centralised database that helps those who have suffered injury or disease in the workplace to identify the relevant Employers' Liability insurer quickly and efficiently.

It is important, for the services of ELTO to be fully effective, that you inform us of your ERN (Employer Reference Number also known as the Employer PAYE reference) and all subsidiary company names and their ERNs if applicable.

As members of ELTO we will forward details of your policy if it contains Employers' Liability cover to ELTO together with details of any ERNs you have supplied to us.

Our Complaints Procedure

OUR COMMITMENT TO CUSTOMER SERVICE

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with:

Kingsbridge Contractor Insurance
9 Miller Court
Tewkesbury
Gloucestershire
GL20 8DN
Website – www.kingsbridge.co.uk
Telephone – 01242 808740

If your problem cannot be resolved in this way, Kingsbridge Contractor Insurance will then advise you of our complaint handling procedure.

MANY COMPLAINTS CAN BE RESOLVED WITHIN A FEW DAYS OF RECEIPT

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

NEXT STEPS IF YOU ARE STILL UNHAPPY

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Helpline numbers and additional benefits

Unless **You** have been given different claims details, please contact us as follows:

Claims Notification – 0161 838 0463

Operates Monday to Friday, 9am to 5pm.

This service is only in respect of claims and cannot assist with any other insurance matter.

Legal Helpline – 0333 0100342

Operates 24hrs, 7 days a week, 365 days a year.

This service is a dedicated Legal Helpline provided to assist with England, Scottish or Welsh commercial or non-commercial legal queries.

IR35 Helpline Service – 0116 365 0499

Operates Monday to Friday, 9am to 5pm.

This Helpline service is only in respect of **IR35** questions and cannot assist with any other insurance matter.

Please note that the **IR35** Helpline is not empowered to give advice on the admissibility of any claim under this policy.

The Claims Notification phone number is provided by DWF Law LLP. The IR35 helpline service is provided by Kingsbridge Contractor Insurance. The Legal Helpline is provided by Irwin Mitchell. In using these services, you acknowledge that all rights and obligations relating to the provision of these services rest with the providers and that you will have no recourse to Zurich Insurance Company Ltd in this regard.

Zurich Insurance Company Ltd, Zurich Management Services Limited, Kingsbridge Risk Solutions Limited, DWF Law LLP and Irwin Mitchell will not accept responsibility if any of the telephone numbers are unavailable for reasons Zurich Insurance Company Ltd, Zurich Management Services Limited, Kingsbridge Risk Solutions Limited, DWF Law LLP and Irwin Mitchell cannot control.

We can process a claim by **You** simply calling with the following details:

1. **Your** name and company details
2. The policy number

IMPORTANT NOTICE REGARDING THE OPERATION OF THIS POLICY: FAILURE TO COMPLY WITH THESE TERMS COULD MEAN THAT WE DECLINE TO PAY A CLAIM.

INDEMNITY UNDER SECTIONS 11 AND 12 IS SUBJECT TO THE POLICYHOLDER HAVING BEEN ASSESSED AS 'OUTSIDE IR35' AND THE END CLIENT CONFIRMS THE ACCURACY OF THE ASSESSMENT.

PROSPECTS OF SUCCESS WILL AUTOMATICALLY BE MET IF THIS STATUS REVIEW IS PROVIDED BY ONE OF OUR APPROVED REVIEWERS.

All potential claims must initially be reported to the Claims Notification telephone number detailed above. Claims are subject to the following conditions:

1. This is a claims made policy. The **Insured Person** must notify **Us** during the **Period of Insurance** or **Extended Reporting Period** where applicable and within 30 days of any circumstances which may give rise to any claim under this policy. Failure to do so could mean that **We** decline to pay a claim.
2. If the **Insured Person** can satisfy **Us** that there are **Prospects of Success** in their claim **We** will:
 - a. take over the claim on the **Insured Person's** behalf;

- b. appoint a specialist of **Our** choice to act on the **Insured Person's** behalf.
3. **We** may limit the **Professional Fees** that **We** pay under the policy where:
 - a. **We** consider it is unlikely a sensible settlement of the **Insured Person's** claim will be obtained; or
 - b. there is insufficient prospects of obtaining recovery of any sums claimed; or
 - c. the potential settlement amount of the **Insured Person's** claim is disproportionate compared with the time and expense incurred in pursuing or defending their claim.

Where it may cost **Us** more to handle a claim than the amount in dispute **We** may at **Our** option pay to the Insured Person the amount in dispute which will then constitute the end of the claim under this policy.

4. If **Legal Proceedings** have been agreed by **Us**, the **Insured Person** may at this stage decide to nominate and use their own solicitor or indeed, they may wish to continue to use **Our** own specialists. If the **Insured Person** decides to nominate their own professional **We** must agree this in advance and the **Insured Person** will be responsible for any **Professional Fees** in **Excess** of those which **Our** own specialists would normally charge **Us** (Details are available upon request).
5. If the **Insured Person** recovers any **Costs** at the conclusion of their claim, these must be paid to **Us** where it is appropriate that **We** are reimbursed.

Your Legal Protection Policy

This policy is a contract between **You** and **Us**.

We will insure **You** under those sections stated in the **Schedule** during any **Period of Insurance** or **Extended Reporting Period** for which **We** have accepted **Your** premium.

We have agreed to insure **You** under the terms, conditions, limitations and exclusions in this policy and any endorsements.

This policy is a legal contract and it is important that **You** read it carefully to ensure that it meets with **Your** requirements. If it does not meet **Your** requirements, then **You** should not proceed to purchase.

When **You** take out, renew and make changes to the cover provided by this policy, **you** must take reasonable care to ensure that **You** accurately answer any questions which **We** ask of **You** and that any information **You** give us is accurate. If **You** are taking out this policy for purposes which are mainly related to **Your** trade, business or profession, **You** must also let **Us** know about all facts which are material to **Our** decision to provide **You** with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

This policy, the **Schedule** (including any **Schedule** issued in substitution) and any endorsements, shall be considered one contract. However, each section shall be considered to be a separate coverage subject to the specific terms, conditions, limitations and exclusions of that section.

We will pay **Your** claim up to the **Claim Limits** subject to the terms, conditions and exclusions of this policy arising from an **Insured Event** occurring within the **Territorial Limits** where **You** notify **Us** during the **Period of Insurance** or **Extended Reporting Period** where applicable and within 30 days of the **Event**.



Authorised Signature

Name: Robert Hartley, Chief Underwriting Officer, Kingsbridge Group

Any queries relating to **Your** policy cover should be addressed to Kingsbridge Contractor Insurance, 9 Miller Court, Tewkesbury, Gloucestershire GL20 8DN.

Definitions

Certain words in this policy have special meanings and apply wherever they are printed in bold throughout.

Agent	The agent appointed by Us to transact this insurance with You .
Approved Reviewer	Means a person, company or software who is approved by Us to assess IR35 statuses of Contractors and provide confirmation of an Outside IR35 Assessment . Details of Approved Reviewers are available upon request to your Agent .
Aspect Enquiry	An enquiry where the inspector of taxes enquires into one or more aspects of the self-assessment tax return which may involve clarification of particular entries to detailed consideration of whether those entries have been treated correctly for tax purposes. It may involve a check on the records upon which the particular entries were based.
Authorised Professional	A solicitor, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your interests.
Business	The business detailed in the Schedule .
Claim Limit(s)	The amount We will pay in respect of any one claim arising from an Insured Event as specified within the Schedule .
Comprehensive Enquiry	A comprehensive enquiry is an extensive examination which considers all aspects of the self-assessment tax return. It will involve a comprehensive review by the inspector of taxes of all books and records underlying the entries made on the return.
Costs	Costs and fees including disbursements properly incurred by the Authorised Professional , including VAT where it cannot be recovered.
Court	A court, tribunal or other competent authority.
Credit Reference Agency	Including but not limited to Equifax, Experian, and Call Credit.

End Client	Any person or company that engages the Policyholder to provide professional services.
Excess	The first amount of each and every claim as detailed on the Schedule .
Extended Reporting Period	A period of four (4) years after the expiry of the Period of Insurance where a claim can still be made.
Home	Your principal private dwelling house as defined for the purposes of qualifying for exemption from Capital Gains Tax.
Identity Theft	The misappropriation of the identity of another person without their knowledge or consent. These identity details are then used to obtain goods, services or to commit criminal activities in that person's name.
In-Depth Investigations	A fundamental review of the accounts and the underlying records as signalled by the issue of the relevant departmental notification or as otherwise stated in writing.
Indirect Losses	Losses or damage which is not directly associated with the incident that caused the Insured Person to claim, unless expressly stated in this policy.
Insured Event applicable to Sections 10, 11 & 12	A written or verbal notification received by an Insured Person (or their respective representatives) from HMRC that an IR35 status enquiry will be undertaken.
Insured Event applicable to all other Sections	The initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for Professional Fees and/or payment of a benefit under this policy.
Insured Person	Sections 1-7: a) The Policyholder specified within the Schedule . b) The husband or wife of the Policyholder specified within the Schedule or their partner or civil partner who lives at the same address and shares financial responsibilities. This does not include any Business partners or associates. c) The children and parents of the Policyholder specified within the Schedule who are normally resident in the Home .

	<p>Sections 8, 9, 13, 14, 16 and 17: The Policyholder.</p> <p>Sections 10, 11 and 12:</p> <ul style="list-style-type: none"> a) The Policyholder b) The End Client for whom the Policyholder has carried out services but only where legislation makes them responsible for the Taxes, fines and Penalties relating to any IR35 challenge by HMRC c) any person or company who has contracted with the Policyholder but only where legislation makes them responsible for the Taxes, fines and Penalties relating to any IR35 challenge by HMRC
Interest	Interest charged on PAYE tax and Class 1 NIC as a result of an Insured Event .
Outside IR35 Assessment	The IR35 Assessment which the Policyholder has achieved an “outside of IR35” determination.
IR35	Chapter 8 Part 2 and Chapter 10 Part 2 Income Tax (Earnings and Pensions) Act 2003 (ITEPA 2003); and Social Security Contributions (Intermediaries) Regulations 2000 (SI 2000/727).
Legal Proceedings	Legal Proceedings issued in a Court .
Payment Card	Bank, charge, credit, debit, and cash dispenser cards.
Pay As You Earn (PAYE) Dispute	A challenge in writing by HMRC of the accuracy or completeness of returns submitted in accordance with PAYE regulations.
Penalties	Financial fines and Penalties for which HMRC have held the Policyholder accountable.
Period of Insurance	The dates as shown in the Schedule .
Policyholder, You, Your	<ul style="list-style-type: none"> a) The person named in the Schedule as the policyholder. b) The Business named in the Schedule only in relation to the work carried out by the person as defined in a) above.
Professional Fees	Legal and accountancy fees and Costs including disbursements properly incurred by the Authorised Professional , with Our prior written authority including costs incurred by another party

	for which the Insured Person is made liable by Court Order , or may pay with Our consent in pursuit of a civil claim in the Territorial Limits arising from an Insured Event . Professional fees will include VAT where it cannot be recovered.
Prospects of Success	<p>For Sections 10, 11, 12: Prospects of success are automatically met when an Outside IR35 Assessment from an Approved Reviewer has been provided. Where a positive Outside IR35 Assessment has been provided by a third party who does not fall within the definition of Approved Reviewer prospects of success must be at least a 51% chance of the Policyholder achieving a favourable outcome (such prospects of success to be assessed and determined by a law firm, accountant or tax consultancy to be appointed by Us).</p> <p>For all other sections: Prospects of success will be at least a 51% chance of the Policyholder achieving a favourable outcome (such prospects of success to be assessed and determined by an independent law firm, accountant or tax consultancy to be appointed by Us).</p>
Schedule	The document which details Your information for the purposes of this insurance and is attached to and forms part of this policy.
Standard Professional Fees	The level of professional fees that would normally be incurred by Us in using a nominated Authorised Professional of Our choice.
Taxes	Net PAYE tax and Class 1 NIC i.e. after set off of any overpayments of Income Tax and Corporation Tax, arising as a result of the successful application of the IR35 legislation by HMRC.
Territorial Limits	The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.
Time of Occurrence	<ul style="list-style-type: none"> a) Civil Cases - when the Insured Event occurred or commenced whichever is the earlier b) Criminal Cases - when the Insured Person commenced or is alleged to have commenced to violate the criminal law in question

Value Added Tax (VAT) Dispute	A challenge in writing by HMRC of the accuracy or completeness of returns submitted.
We, Us, Our	Zurich Insurance Company Ltd, UK branch.

Cover

1. Consumer Disputes

What is Covered?	What is Excluded?
<p>Pursuing or defending claims arising out of a contract entered into by or on behalf of an Insured Person for:</p> <ol style="list-style-type: none"> 1. obtaining services; 2. the purchase, hire, hire-purchase or sale of any personal goods. <p>Claims within Small Claims Court Limits. The payment of appropriate experts and Court fees together with assistance provided by Our own in-house legal advisors to construct the Insured Person's case provided that the value of the goods or services in dispute or the total instalments due at the time of making the claim is greater than £100.</p> <p>Claims above Small Claims Court Limits The payment of Professional Fees incurred by the Authorised Professional appointed by Us.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. any contract entered into by an Insured Person in connection with a profession, Business or trade other than for their contract for full-time employment, but only if employment disputes are covered by this policy; 2. any contract where the dispute arises within the first 90 days of the first Period of Insurance unless You can provide evidence that You had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover; 3. any contract under which a sum of money was due and payable more than 180 days before the claim was reported; 4. any contract relating to any work carried out, in, on or for the benefit of land or buildings other than the Home; 5. any contract of insurance in so far as the dispute is solely in respect of the sum of money or other compensation payable under such Contract; 6. any claims relating to the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings; 7. any dispute with local or government authorities.

2. Home Rights

What is Covered?	What is Excluded?
<p>The pursuit of civil claims:</p> <ol style="list-style-type: none"> 1. loss or damage to: <ol style="list-style-type: none"> 1.1. goods in the Home owned by or for which an Insured Person is responsible; or 1.2. the Home; 2. an alleged infringement of rights appertaining to the Home. 	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings; 2. disputes with local or government authorities; 3. disputes involving leased or rented property, or in respect of or arising out of any tenancy agreement; 4. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or damage to, any property; 5. actual, planned or proposed construction, closure, adoption or repair of roads or bridges,

	<p>or the actual, planned or proposed construction, demolition or adaptation of buildings, housing or other works;</p> <ol style="list-style-type: none"> 6. a dispute arising within the first 90 days of the first Period of Insurance unless You can provide evidence that You had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover; 7. claims relating to material damage covered by another relevant insurance policy; 8. mining subsidence.
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3. Taxation

What is Covered?	What is Excluded?
<p>Professional Fees arising from or relating to an Aspect Enquiry or an in-depth HMRC investigation of an Insured Person's personal tax affairs.</p>	<p>Professional Fees arising:</p> <ol style="list-style-type: none"> 1. Aspect Enquiries less than £100; 2. where the investigation or enquiry had commenced before the first Period of Insurance or the Insured Person should have realised that a claim might occur; 3. from investigation or enquiry by or transfer to the Fraud Investigation Service; 4. as a result of a false or misleading statement or representation to the HMRC; 5. from deficiencies in books, records, accounts or returns including the costs of repairing a return; 6. from any claim involving criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes.

4. Criminal Prosecution Defence

What is Covered?	What is Excluded?
<p>Professional Fees incurred in the defence of criminal Legal Proceedings brought against an Insured Person as a result of any act or omission or alleged act or omission, including:</p> <ol style="list-style-type: none"> 1. Police Station Representation: Professional Fees incurred in representing an Insured Person at a Police Station where they are being interviewed under caution in relation to an alleged criminal act. 2. Magistrates' Court Representation: Professional Fees incurred in representing an Insured Person at a Magistrates' Court. 	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. the defence of any offence of deliberate and wilful criminal acts or Omissions; 2. any offence relating to a motor bike or motor vehicle; 3. Professional Fees required to be paid by an Insured Person greater than the pre-conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction; 4. assessed income based contributions payable by the Insured Person towards Professional Fees incurred under the Crown Court Means Testing scheme which exceed the Claim Limit;

<p>3. Crown Court Representation: A sum equal to any assessed income based contribution payable by the Insured Person towards Professional Fees incurred under the Crown Court Means Testing scheme.</p>	<p>5. any Professional Fees where the Insured Person fails to:</p> <ol style="list-style-type: none"> 1.1. apply for a Representation Order under the Crown Court Means Testing scheme; 1.2. submit any required information under the Crown Court Means Testing scheme; 1.3. comply with the terms of the Representation Order; 1.4. use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing Scheme; <p>6. the defence of any action, enforcement, or recovery of sums payable against an Insured Person under the terms of or for a breach of the terms and conditions of a Representation Order under the Crown Court Means Testing scheme.</p>
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5. Personal Injury	
What is Covered?	What is Excluded?
<p>Pursuing a civil claim for damages in respect of death of or bodily injury to an Insured Person caused by negligence.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. any illness (including stress related conditions) naturally occurring condition or degenerative process which develops gradually and is not caused by a specific or sudden accident; 2. the defence of an Insured Person other than the defence of a counter-claim or an appeal against judgement; 3. any claim involving medical or clinical negligence, or pharmaceutical or any related claims (including but not limited to tobacco products); 4. any claim arising from stress or a psychological related condition.

6. Jury Cover	
What is Covered?	What is Excluded?
<p>An Insured Person's absence from work:</p> <ol style="list-style-type: none"> 1. to perform jury service 2. to attend any Court or tribunal at the request of the Authorised Professional. <p>The maximum we will pay is the Insured Person's net salary or wages for the time that they are absent from work less any amount the Court or tribunal, has paid You.</p>	<p>Salary or wages:</p> <ol style="list-style-type: none"> 1. which can be recovered from the relevant Court; 2. where You are unable to prove Your loss.

7. Identity Theft

What is Covered?	What is Excluded
<p>Following an Insured Event of Identity Theft:</p> <ol style="list-style-type: none"> 1. necessary Legal Expenses and ancillary costs incurred: <ol style="list-style-type: none"> 1.1. to defend a claim from a financial institution, merchants or their collection agencies; 1.2. for the removal of any criminal or civil judgements wrongly entered against the Insured Person; 1.3. challenging the accuracy or completeness of any information in a Credit Reference Agency report; and 1.4. to create documents needed to prove the Insured Person's innocence in terms of any financial irregularities committed unlawfully; 2. postal and phone costs the Insured Person has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft; 3. fees charged for the reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information; 4. the Insured Person's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft. <p>The Insured Event above must be as a result of an actual Identity Theft.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. any Identity Theft connected with Your Business, profession, or occupation; 2. any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an Insured Person, or any other person acting in collusion with an Insured Person; 3. any Indirect Losses other than as identified above.

IDENTITY THEFT CLAIMS CONDITIONS

Please read the following carefully to comply with the conditions of this section.

If an **Insured Person** discovers their identity has been stolen either from the first fraudulent transaction identified or any physical or electronic record with any financial institutions, the **Insured Person** must:

1. contact the Claims Notification Service on 0161 838 0463;
2. make sure that they have their address history for the last 6 years;
3. file a Police report within 12 hours of discovering the **Identity Theft**;
4. let their financial institutions, **Payment Card** company (ies) and all other accounts know of the **Identity Theft** within 12 hours of discovering the **Identity Theft**;
5. fill out and return any claim forms including an authorisation for **Us** to obtain records and other necessary information, if these are applicable;
6. send **Us** proof from their employer that they took unpaid days off if they wish to make a claim for lost wages and provide evidence to show that it was necessary;
7. immediately send **Us** copies of any demand notices, summonses, complaints, or legal papers received in connection with a loss suffered;

8. take all necessary action to prevent further damage to their identity.

IDENTITY THEFT CLAIMS PROCESS

The **Insured Person** must contact the Claims Notification Service on 0161 838 0463 quoting the policy number before they pay or agree to pay any costs. Failure to do so may lead **Us** to decline the claim.

We will give the **Insured Person** a dedicated claims handler who will assist them in identifying the extent of their problem. They will offer advice, guidance, and assist in the preparation of documentation to ensure the problem and any potential losses are minimised.

The service will give the **Insured Person** access by phone to repair their credit file or files following an **Identity Theft**.

We will personalise documents on the **Insured Person's** behalf and post these to them for signing and sending on to the relevant organisations.

8. Contract Disputes

What is Covered?	What is Excluded?
A dispute with a customer or supplier in respect of a contract for the sale, hire, supply or the purchase of goods or services.	Any claim relating to: <ol style="list-style-type: none">1. a lease, licence or tenancy of land or buildings;2. a contract of employment;3. arbitration arising out of an arbitration clause in any contract;4. a breach or alleged breach of professional duty by an Insured Person;5. the recovery of money and Interest due from another party other than disputes where the other party intimates that a defence exists;6. amounts in dispute, including any instalment payments due and payable at the time of making the claim, less than £250;7. the first 10% of Professional Fees incurred.

9. Tax, VAT, PAYE and NIC Investigations

What is Covered?	What is Excluded?
<p>Professional Fees incurred by You in respect of a:</p> <ol style="list-style-type: none">1. Comprehensive Enquiry;2. In-Depth Investigation arising out of Your tax affairs;3. VAT Dispute;4. PAYE Dispute;5. NIC Dispute. <p>As a result of an enquiry by HMRC following the issue of a formal notification, i.e. letter, informing the insured of their intention to enquire into the tax</p>	Any claims in respect of or arising out of: <ol style="list-style-type: none">1. Aspect Enquiries less than £100;2. Professional Fees in any claim involving dishonesty, criminal proceedings or alleged fraudulent evasion of tax or misstatement with the intent to deceive;3. tax avoidance schemes;4. claims which originate from any enquiry, investigation or dispute which existed before the Period of Insurance including any dispute or enquiry where the accounts submitted are being investigated solely because earlier books,

<p>affairs of the insured for a specified tax year, accounting or VAT period.</p>	<p>records or returns have been investigated or are already under query;</p> <ol style="list-style-type: none"> 5. the costs of making good any deficiencies in books, records, accounts or returns including the costs of repairing a return; 6. costs of appeals which We have not approved; 7. any claim which occurs during the first 60 days of the first Period of Insurance; 8. fees and Disbursements payable to an accountant, firm of accountants or person not approved by Us; 9. technical or routine treatment or matters not connect with or arising out of an expression of dissatisfaction of Your affairs; 10. pre notification costs.
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10. IR35 / Off-Payroll HMRC Status Enquiries	
What is Covered?	What is Excluded?
<p>Professional Fees for an enquiry conducted under the PAYE Regulations Part 2, Chapter 8 or Chapter 10 of Income Tax (Earnings and Pensions) Act 2003 (IR35) and/or NIC Social Security Contributions (Intermediaries) Regulations 2000 (SI 2000/727) relating to the employment status of the Policyholder. For avoidance of doubt this includes IR35 enquiries driven under a COP8 investigation.</p>	<ol style="list-style-type: none"> 1. Professional Fees incurred in respect of an appeal against a decision following a Tax Tribunal hearing; 2. claims arising from any voluntary disclosure; 3. claims made outside the Period of Insurance or Extended Reporting Period. 4. Any Professional Fees if the Insured Person is found guilty of acting fraudulently or with fraudulent intent, or having committed serious irregularities. 5. IR35 enquiries driven under a COP9 investigation.

11. IR35 / Off-Payroll Status Enquiry Taxes and Interest	
What is Covered?	What is Excluded?
<p>Any Taxes and Interest owed by the Insured Person for which HMRC hold the Insured Person accountable following an IR35 status enquiry covered under Section 10.</p>	<ol style="list-style-type: none"> 1. Any incident where Prospects of Success have been deemed insufficient following an enquiry covered under Section 10; 2. claims arising from any voluntary disclosure; 3. claims made outside the Period of Insurance or Extended Reporting Period; 4. any Taxes and Interest due prior to the inception date stated in the Schedule.

12. IR35 / Off-Payroll Status Enquiry Penalties	
What is Covered?	What is Excluded?

<p>Any Penalties for which HMRC hold the Insured Person accountable following an IR35 status enquiry covered under Section 10.</p>	<ol style="list-style-type: none"> 1. Any incident where Prospects of Success have been deemed insufficient following an enquiry covered under Section 10, 2. Penalties which are: <ol style="list-style-type: none"> 1. unrelated to the Taxes required for payment under Section 11; 2. claims arising from any voluntary disclosure; 3. claims made outside the Period of Insurance or Extended Reporting Period; 3. claims arising from any voluntary disclosure; 4. claims made outside the Period of Insurance or Extended Reporting Period; 5. any Penalties due prior to the inception date stated in the Schedule.
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13. Property Protection	
What is Covered?	What is Excluded?
<p>Any civil action relating to material property, owned by an Insured Person or for which they are responsible, arising out of an alleged or actual negligent act or omission or any nuisance, trespass or criminal damage by a third party which causes or could cause physical damage to such material property or pecuniary loss to an Insured Person.</p> <p>Any civil action between an Insured Person and their landlord under the terms of a lease or tenancy agreement applying to an Insured Person's Business premises.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. a contract made between an Insured Person and a third party; 2. goods in transit or goods lent or hired to third parties; 3. goods at premises other than those occupied by an Insured Person unless they are at such premises for the purpose of installation or use in work to be carried out by an Insured Person; 4. mining subsidence; 5. disputes relating to rent and service charges and any relevant Taxes; 6. an Insured Event arising in the first 90 days of the first Period of Insurance unless You had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover; 7. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or damage to, any property; 8. disputes with local or government authorities.

14. Licence Protection	
What is Covered?	What is Excluded?
<p>An appeal or representation to the relevant statutory or regulatory authority, Court, tribunal or other mandatory body following an act, or omission or alleged act or omission which leads to the suspending, revoking, altering the terms of or refusing to renew any of an Insured Person's licence(s) issued under statute or statutory instrument or by the government or local authority to You where such licence is necessary to engage in the Insured Person's Business or trade.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> 1. an original application or application for renewal; 2. any licence in respect of which an appeal or representation was made in the twelve months immediately preceding the first Period of Insurance.

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15. Wrongful Arrest

What is Covered?	What is Excluded?
The defence of a civil action against an Insured Person in respect of allegations of wrongful arrest or malicious prosecution.	Any claim arising out of or in connection with allegations made by or against or on behalf of an employee or ex-employee or any other person working or contracting for the Insured Person whether or not an employee.

16. Debt Recovery

What is Covered?	What is Excluded?
Professional Fees incurred by an Insured Person in the recovery of money and Interest due to them from another Business for the provision of goods and/or services, Professional Fees and services, or dishonoured cheques.	Any claim relating to: <ol style="list-style-type: none"> 1. any matter where the debtor intimates that a defence exists or a defence is served; 2. damages for breach of contract; 3. hire purchases or credit sale agreements other than arrears; 4. the return of goods hired or leased; 5. debts reported to Us more than sixty days after the money has become due and payable; 6. debts less than £250; 7. the first 10% of Professional Fees incurred; 8. a debt that existed prior to the commencement of this insurance.

17. Data Protection

What is Covered?
<p>Under the Data Protection Act 1998:</p> <ol style="list-style-type: none"> 1. The defence of a civil action against the Insured Person for compensation under Section 13 of the 1998 Act. We will also, subject to the Claim Limits, pay any compensation awarded against an Insured Person; 2. An Insured Person being served with enforcement, de-registration or transfer prohibition notice; 3. An Insured Person's appeal against the refusal of the Information Commissioner to register their application for registration. <p>Provided that for claims arising under Section 13 of the 1998 Act You have registered with the Information Commissioner.</p>

Policy Exclusions

We will not pay for the following:

1. **Professional Fees** incurred:
 - 1.1. in respect of any **Insured Event** where the **Time of Occurrence** commenced prior to the commencement of the **Period of Insurance**;
 - 1.2. before **Our** written acceptance of a claim;
 - 1.3. before **Our** approval or beyond those for which **We** have given **Our** approval;
 - 1.4. where the **Insured Person** fails to give proper instructions in due time to **Us** or to the **Authorised Professional**;
 - 1.5. where the **Insured Person** is responsible for anything which in **Our** opinion prejudices their case;
 - 1.6. if the **Insured Person** withdraws instructions from the **Authorised Professional**, fails to respond to the **Authorised Professional**, withdraws from the **Legal Proceedings** or the **Authorised Professional** refuses to continue to act for them;
 - 1.7. where the **Insured Person** decides that they no longer wish to pursue their claim as a result of disinclination. All costs incurred up until this stage will become the **Insured Person's** responsibility;
 - 1.8. in respect of the amount in **Excess** of **Our** Standard **Professional Fees** where the **Insured Person** has elected to use an **Authorised Professional** of their own choice;
2. claims under Section 9-17 which do not arise in connection with or from the conduct of the **Business**;
3. the pursuit, continued pursuit or defence of any claim if **We** consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
4. claims which are conducted by the **Insured Person** in a manner different from the advice or proper instructions of **Us** or the **Authorised Professional**;
5. appeals unless the **Insured Person** notifies **Us** in writing of their wish to appeal at least six working days before the deadline for giving notice of appeal expires and **We** consider the appeal to have **Prospects of Success**;
6. any **Professional Fees** and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
7. Any **Insured Event** arising from the **Insured Person's** deliberate act, omission or misrepresentation;
8. any dispute relating to written or verbal remarks which damage the **Insured Person's** reputation;
9. **Professional Fees** arising directly or indirectly from computer software except operating systems and packaged software that have not been tailored by the supplier to the **Insured Person's** own requirements;
10. **Legal Proceedings** outside the **Territorial Limits** and proceedings in constitutional international or supranational **Courts** or tribunals including the European Court of Justice and the Commission and **Court** of Human Rights;
11. a dispute which relates to any compensation or amount payable under a contract of insurance;
12. a dispute with **Us** not dealt with under the Arbitration condition;

13. any dispute relating to patents, copyrights, trade or service marks, registered designs, passing off intellectual property trade secrets or confidential information;
14. an application for judicial review;
15. any claim directly or indirectly arising from an allegation of mis-selling or mismanagement of financial services or products;
16. any matter in respect of which an **Insured Person** is entitled to Legal Aid where **Our** liability shall be limited to the sum equal to any assessed income based contribution payable by the **Insured Person** towards **Professional Fees** incurred under the Crown Court Means Testing scheme where this applies;
17. any **Professional Fees** relating to the **Insured Person's** alleged dishonesty or deliberate and wilful criminal acts or omissions other than as insured under **Insured Event** – Criminal Prosecution Defence;
18. any dispute or prosecution involving a motor bike / vehicle unless the dispute relates to a personal injury claim;
19. any claim involving medical or clinical negligence or pharmaceutical or any related claims (including but not limited to tobacco products);
20. any claim arising from a stress or psychological related condition;
21. disputes between an **Insured Person** and their family or a matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with an **Insured Person's** professional advisor;
22. a claim falling within the Small Claims Track limits (other than as detailed within **Insured Events** – Consumer Disputes);
23. **Legal Proceedings** between an **Insured Person** and a central or local government authority: unless an **Insured Person** has suffered or could suffer monetary loss if the **Legal Proceedings** are not pursued or defended; or concerning the imposition of statutory charges;
24. damages, fines or other **Penalties** the **Insured Person** is ordered to pay by a **Court**, tribunal or arbitrator other than as insured under **Insured Events**;
25. criminal fines or penalties,
26. civil fines or penalties (including **Penalties**); to the extent that they are prohibited at law from being insured,
27. any dispute or enquiry where the accounts submitted are being investigated solely because earlier books, records or returns have been investigated or are already under query. Any claim or increase in cost of a claim which is attributable to any change in legislation (including subordinate legislation), rule, regulation or directive where the effect of such change is applied retrospectively.
28. **War**
Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;

29. **Terrorism**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;

30. **Radiation**

Any direct or indirect consequence of:

- a. Irradiation, or contamination by nuclear material; or
- b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;

31. **Electronic Data**

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this exclusion, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

32. **Product Function**

Claims arising from the failure of a product to perform its intended function.

Policy Conditions

The following conditions apply to the whole policy unless stated otherwise below. Other special conditions that may be applicable to a section of cover will be set out in the section of cover:

Acts of Parliament	Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.
Arbitration	Any dispute between You and Us , which is not solved by the policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator who shall either be a solicitor or barrister on whom We both agree. If We cannot agree, one will be nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.
Cancellation	<p>After Your cooling off period You may cancel the insurance cover at any time by informing Your Agent however no refund of premium will be payable.</p> <p>We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:</p> <ol style="list-style-type: none"> 1. Where We reasonably suspect fraud 2. Non-payment of premium 3. Threatening and abusive behaviour 4. Non-compliance with policy terms and conditions
Claims	DWF Law LLP Claims Limited act on behalf of Zurich Insurance Company Ltd in respect of claims. DWF Claims Limited may appoint a third party to handle claims.
Claims Decision	<p>The decision to accept the Insured Person's claim will take into account the advice of the Authorised Professional, as well as Our own claims handlers. We may require, at the Insured Person's expense, an opinion of an expert or counsel on the merits of Your claim. If the claim is subsequently admitted the Insured Person's Costs in obtaining such an opinion and providing such advice will be reimbursed under this insurance.</p> <p>Your claim will be accepted if all of the following apply:</p> <ul style="list-style-type: none"> • The position has not been prejudiced. • We have assessed the Insured Person's claim and it has Prospects of Success. • The Insured Event and action required are covered by this insurance under the Insured Events section. The Insured Event must have happened within the Territorial Limits and during the Period of Insurance.

	<p>After receiving the Insured Person's claim or during the course of it We may find:</p> <ul style="list-style-type: none"> • The Prospects of Success are insufficient. • There is a more suitable course of action. • We cannot agree to the claim. <p>In these circumstances, We may not continue to support the Insured Person's claim and will tell the Insured Person why in writing.</p> <p>If You make a claim under this policy which, without reasonable cause, You subsequently discontinue due to Your own disinclination to proceed, any Costs incurred to date will become Your own responsibility and will need to be repaid to Us.</p>
Conduct of Claim	<ol style="list-style-type: none"> 1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense. 2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or settlement and You must secure Our written agreement before accepting or declining any such offer. 3. We will not be bound by any promise or undertaking given by You to the Authorised Professional or other person without Our agreement.
Contracts (Rights of Third Parties) Act 1999	<p>Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.</p>
Cooling Off	<p>You have the right to cancel this policy on the date of inception of the Period of Insurance or within the first fourteen (14) days from the purchase of the policy, whichever is the later. In the event that You invoke cancellation under this cooling off provision then all premium will be refunded to You (by the original payment method) and the policy will be cancelled ab initio – that is, no cover will have ever been in force and You shall have no rights to any indemnity under the policy at any time. After this period cancellation will be as per the cancellation clause.</p>
Due Care	<p>You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us</p>
Fair Presentation of the Risk	<ol style="list-style-type: none"> 1. At inception and renewal of this policy and also whenever changes are made to it at Your request You must: <ol style="list-style-type: none"> 1.1. disclose to Us all material facts in a clear and accessible manner; and 1.2. not misrepresent any material facts.

	<p>2. If You do not comply with clause 1.1) of this condition and the non-disclosure or misrepresentation by You is proven by Us to be deliberate or reckless of this condition We may:</p> <p>2.1. avoid this policy which means that We will treat it as if it had never existed and refuse all claims in which case We will not return the premium paid by You; and</p> <p>2.2. recover from You any amount We have already paid for any claims including costs or expenses We have incurred.</p> <p>3. If You do not comply with clause 1.1) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what We would have done if we had known about the facts which You failed to disclose or misrepresented:</p> <p>3.1. if We would not have provided You with any cover We will have the option to:</p> <p>3.1.1. avoid the policy which means that We will treat it as if it had never existed and repay the premium paid; and</p> <p>3.1.2. recover from You any amount We have already paid for any claims including costs or expenses We have incurred.</p> <p>3.2. if We would have applied different terms to the cover We will have the option to treat this policy as if those different terms apply. We may recover any payments made by Us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied.</p> <p>If We would have charged You a higher premium for providing the cover We will charge You the additional premium which You must pay in full.</p>
Fraudulent Claims	<p>If You make a fraudulent claim under this policy then We:</p> <ol style="list-style-type: none"> 1. will not pay such fraudulent claim; 2. may recover from You any sums that We paid You in respect of the claim; and 3. may give You notice to terminate this policy with effect from the time of the fraudulent act. <p>A fraudulent claim includes supporting a claim by fraudulent documents, devices or statements (whether or not the claim itself is genuine) and exaggerated claims.</p> <p>If We do terminate this policy then We will refuse all liability to You for claims under this policy occurring after the time of the fraudulent act; and We will not return any of the premium. Such termination of policy by Us will not affect the policy with respect to a claim occurring prior to the fraudulent act.</p>
Law	<p>This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located</p>

	<p>in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.</p>
Notices	<p>Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.</p>
Observance	<p>Our liability to make any payment under this policy will be conditional on You and the Insured Contractor complying with the terms and conditions of this insurance.</p>
Recovery of Costs	<p>You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.</p> <p>If You make a claim under Sections 9, 10, 11 or 12 that is denied due to tax fraud or Your usage of a tax avoidance scheme then We reserve the right to recover all costs, charges, fees or expenses We have incurred with handling Your claim.</p>
Representation Claims Decision	<p>We will take over and conduct in Your name the settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.</p> <p>You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional, You shall have regard to the common law duty to minimise the cost for Your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the policy Conditions.</p> <p>Where You have elected to use Your own nominated Authorised Professional, You will be responsible for any Professional Fees in Excess of Our Standard Professional Fees.</p> <p>The decision to accept the Insured Person's claim will take into account the advice of the Authorised Professional, as well as Our own claims handlers. We may require, at the Insured Person's expense, an opinion of an expert or counsel on the merits of Your claim. If the claim is subsequently admitted the Insured Person's Costs in obtaining such an opinion and providing such advice will be reimbursed under this insurance.</p> <p>Your claim will be accepted if all of the following apply:</p> <ul style="list-style-type: none"> • The position has not been prejudiced. • We have assessed the Insured Person's claim and it has Prospects of Success. • The Insured Event and action required are covered by this insurance under the Insured Events section. The Insured Event must have happened within the Territorial Limits and during the Period of Insurance.

After receiving the **Insured Person's** claim or during the course of it **We** may find:

- The **Prospects of Success** are insufficient.
- There is a more suitable course of action.
- **We** cannot agree to the claim.

In these circumstances, **We** may not continue to support the **Insured Person's** claim and will tell the **Insured Person** why in writing.

If **You** make a claim under this policy which, without reasonable cause, **You** subsequently discontinue due to **Your** own disinclination to proceed, any **Costs** incurred to date will become **Your** own responsibility and will need to be repaid to **Us**.