




Business & management consultants professional risks combined policy

Policy schedule

Policy number:	AHG002861
Policyholder:	Norwood Community Group Services Limited
Address:	The Old Library Centre, 14-16 Knights Hill, West Norwood, London, Greater London, United Kingdom, SE27 0HY
Period of insurance:	28-04-2021 to 27-04-2022 (both dates inclusive)
Premium:	£120.00 (IPT @ 12 % = £14.40) = £134.40
Cover provided:	As shown in section of cover 1
Limits, sums insured, benefits, excess, jurisdiction:	Limits, sums insured, benefits, excesses and jurisdictions that apply to individual sections of cover are shown in the schedule of cover sections
Signed	 Managing director, Markel (UK) Ltd
Date:	28-04-2021

Policy number AHG002861; Norwood Community Group Services Limited

Section of cover 1 - Professional liability

Limit: £250,000
Excess: £0
Jurisdiction: Worldwide Excluding USA/Canada

Section of cover 2 - Public/products liability

Not Insured.

Section of cover 3 - Directors and officers liability

Not Insured.

Section of cover 4 - Entity defence

Not Insured.

Section of cover 5 - Employers liability

Not Insured.

Section of cover 6 – Office contents (including computer equipment)

Not Insured.

Section of cover 7 - Business interruption

Not Insured.

Section of cover 8 - Money and Personal Assault

Not Insured.

Section of cover 9 - Damage to portable property

Not Insured.

ENDORSEMENT

This endorsement amends the cover provided by **your** policy AHG002861 (Policyholder: Norwood Community Group Services Limited)

Please read the endorsements carefully and if **you** have any queries, contact **your** insurance broker.

You should keep these endorsements with **your** policy document, policy schedule and any other endorsements issued. **Your** policy document, policy schedule and endorsements, taken together, define the cover provided.

Investigation Extension

Under section of cover 1 (professional liability) **we** will pay **your** costs and expenses which **you** become subject to with **our** written consent in the defence of any **investigation** which is first ordered or commissioned and reported to **us** during the period of insurance shown in the policy schedule

However, **we** will only agree to pay these costs and expenses if **we** believe that defending the **investigation** would be of benefit against any civil action, brought at the same time as or following the proceedings, that might result in a claim under this section of cover.

Any civil action arising out of any proceedings notified to **us** under this endorsement will be considered to have been notified in accordance with claims condition 1 (notification of claims) of this policy.

The total amount **we** will pay during the period of insurance shown in the policy schedule in respect of all these costs and expenses is £25,000

Investigation means any

- official investigation
- examination
- inquiry, or
- other proceedings

by any official body or institution that has the authority or power to investigate **your** affairs. However, investigation does not mean HM Revenue and Customs

Difference in Conditions

If there is a dispute with the terms, conditions or exclusions forming section of cover 1 (professional liability) and in the period immediately before being insured by **us** either

- Hiscox Insurance plc, or
- Manchester Underwriting Management Limited, or
- RSA Insurance Group plc, or
- HCC International Insurance Company Plc
- AXA UK Plc
- Allianz Insurance plc
- Barbican Protect Ltd
- QBE Insurance Europe Ltd
- Travelers Insurance Company Limited
- CNA Insurance Company Limited

provided **you** with professional indemnity insurance, **you** and **we** agree that the terms, conditions and exclusions as issued to **you** in their policy will take precedence over any terms, conditions or exclusions contained in this policy which are less favourable to **you**

In all other respects the terms and conditions of your policy remain unchanged.

Signed 

on behalf of MARKEL (UK) LIMITED

Dated: 28-04-2021