









This insurance is underwritten by Lloyd's Syndicate 2001 managed by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited. Amlin UK Limited is wholly owned by and an Appointed Representative of MS Amlin Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. Amlin UK Limited is registered in England No. 2739220.

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

**What is this type of insurance?**

This is a Combined Liability insurance providing Professional Indemnity, Public and Products Liability and Employers' Liability insurance. Please check which Sections of the policy have been selected and purchased. Additional cover options may also be included as specified in the Policy Wording and your Schedule.

	What is insured?	Covered Limits		What is not insured?
	<b>Section 1 - Professional Indemnity</b>			<b>Section 1 – Professional Indemnity</b>
✓	Covers you for compensation and defence costs that you have to pay to your client or another third party, including compensatory damages and claimant's costs awarded against you, in relation to a claim arising out of your professional advice and/or professional services.	As stated in the Schedule	✗	<ul style="list-style-type: none"> <li>Bodily injury and property damage</li> <li>Cyber attacks, receipt or transmission of computer viruses</li> <li>Dishonest, fraudulent, criminal or malicious acts</li> <li>Actions of your directors, officers or trustees</li> <li>Employers' Liability</li> <li>The provision of any medical services</li> <li>The provision of investment advice</li> </ul>
✓	<ul style="list-style-type: none"> <li>Includes Loss of Documents</li> </ul>		✗	Bearer bonds or coupons, stamps, bank or currency notes, other negotiable instruments or Data
	<b>Section 2 – Public and Products Liability</b>			<b>Section 2 – Public and Products Liability</b>
✓	Covers you for compensation and defence costs you are legally liable to pay for bodily injury, property damage, nuisance, trespass or interference with any right of way, air, light or water or other easement false arrest, false detention, false imprisonment or wrongful eviction.	As stated in the Schedule	✗	<ul style="list-style-type: none"> <li>Any work performed in the restricted areas of airports</li> <li>Work involving the application of heat</li> <li>Damage to property owned or held in trust by you</li> <li>Communicable diseases</li> <li>Cyber attacks or any computer related losses</li> <li>Manual work</li> <li>Damage to your products or any recall or repair costs</li> <li>Damage to any property you are working on</li> <li>The use of any vehicle, aircraft or watercraft</li> </ul>
✓	<ul style="list-style-type: none"> <li>Includes non-manual trips to North America</li> </ul>		✗	
✓	<b>Section 3 – Employers' Liability</b>			<b>Section 3 – Employers' Liability</b>
✓	Covers you for compensation and defence costs you are legally liable to pay for bodily injury to your employees arising out of their employment by you.	As stated in the Schedule	✗	<ul style="list-style-type: none"> <li>Liability which should be covered under a Motor insurance policy</li> <li>Any amount payable under a Worker's Compensation, Social Security or Health Insurance legislation</li> </ul>
✓	<ul style="list-style-type: none"> <li>May includes whilst your employee is working in North America</li> <li>May include whilst your employee is working offshore</li> <li>Includes injury due to terrorism</li> </ul>	GBP2,000,000 in total GBP5,000,000 GBP5,000,000	✗	
				<b>Applicable to all Sections</b>
			✗	<ul style="list-style-type: none"> <li>Claims arising from abuse suffered by any person.</li> <li>Claims arising from asbestos.</li> <li>Fines and penalties.</li> <li>Claims arising from your insolvency or bankruptcy, or the insolvency or bankruptcy of your suppliers or licensors.</li> <li>Claims arising from your failure to maintain or obtain adequate insurance or finance.</li> <li>Claims arising from pollution.</li> <li>Work undertaken in the United States of America and Canada except where specifically agreed by us.</li> <li>Legal proceedings first brought in the United States of America or Canada</li> <li>Claims arising from war or terrorism</li> <li>Claims arising in connection with the fire resistance of any cladding/facade or associated core, filler, insulation or fixing.</li> </ul>

	<p><b>Are there any restrictions on cover?</b></p>
<p>!</p>	<p>This policy is aimed at a wide range of professional services firms but due to certain coverage restrictions is not appropriate for all. In particular, firms undertaking the following should NOT purchase a Roots policy:</p> <ul style="list-style-type: none"> <li>• Legal advice</li> <li>• Social work</li> <li>• Investment/financial advice</li> <li>• Medical advice or medical services</li> <li>• Civil / Structural/ Fire Engineering</li> <li>• Cladding/façade work</li> <li>• Manual work [other than where incidental]</li> <li>• Product manufacture or supply</li> <li>• Building Inspection / Certification</li> <li>• Property valuation</li> <li>• Real Estate Sales / Property Management</li> <li>• Asbestos inspection, surveying or remediation</li> </ul>
<p>!</p>	<p>You must be domiciled in the United Kingdom</p>
<p>!</p>	<p>Depending on your profession, there may be specific coverage which you are required to maintain in order to meet the minimum standards of your regulator or governing body, or the professional association to which you belong. If you are in any doubt as to whether this policy is appropriate, you should seek advice from an insurance adviser or from such body or association</p>
	<p>✓ <b>Where am I covered?</b></p>
	<p>Anywhere in the world excluding North America unless specifically agreed by us.</p>
	<p><b>What are my obligations?</b></p>
	<p>You must take care to give us accurate answers to the questions asked in the application, including medical information – this applies whether you are purchasing a new policy or making changes to an existing one</p>
	<p>You must ensure you have fully read and agree to the terms of this policy – it is your responsibility to ensure the cover provided is suitable for your needs</p>
	<p>You must tell us about anything which you feel could lead to a claim – if you start a trip without making us aware, the claim may not be covered. This includes either yourself, a person you are travelling with, or a close relative at home having any injuries or illnesses that could lead to a claim.</p>
	<p>In the event of a claim or loss, you should take note of the required procedures – such as prompt notice to us of anything that may give rise to a claim or loss, set out in the Claims Conditions section of your policy</p>
	<p>You must not admit liability in connection with, or make any settlement offer with respect to, and claim without our prior consent.</p>
	<p><b>When and how do I pay?</b></p>
	<p>You can pay in full by credit/debit card, either online or over the phone, or by bank transfer prior to inception of the policy.</p>
	<p><b>When does the cover start and end?</b></p>
	<p>Cover is valid for the dates specified in the application process and these will be shown on your Policy Schedule</p>
	<p><b>How do I cancel the contract?</b></p>
	<p>You can cancel at any time; if you cancel within 14 days of purchase we will provide a full refund less our administration fee. This is subject to no claims being submitted, and no incidents that may lead to a claim having occurred. To cancel, contact; Customer Service Department, Roots Contractor Insurance, Jason Works, Clarence Street, Loughborough, Leicestershire, LE11 1DX.</p>