

# Policy Details

## Indemnityguard

Arranged by **JLT|Online**  
on behalf of **Brit Insurance Limited**

### Introduction

**Indemnityguard** is a policy designed and administered by JLT|Online and underwritten by Brit Insurance Limited. The policy wording enclosed gives you a full explanation of your cover with Brit Insurance Limited. Please read this carefully to avoid any misunderstanding and check all the details are correct and that you have the protection you need and know what to do should you need to claim. Your policy wording should be read in conjunction with your schedule of insurance, as together they form the basis of your insurance contract.

Please notify us, JLT|Online of any material change in your circumstances. Failure to do so may invalidate your cover. We have tried to make this document easy to understand, but if you have any questions please call Indemnityguard on 02476 851000, write or email us at the address shown below:

### Indemnityguard

JLT|Online  
Pavilion House  
Mercia Business Village  
Coventry  
CV4 8HX  
Email: [info@indemnityguard.co.uk](mailto:info@indemnityguard.co.uk)  
Tel: 02476 851000

Signed on Behalf of Indemnityguard



James Pickering  
Managing Director  
JLT|Online

# Policy Summary

## keyfacts<sup>®</sup>

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: Brit Insurance Limited

### Indemnityguard

#### ABOUT YOUR COVER

##### **POLICY SECTION 1: FEATURES AND BENEFITS INCLUDED IN THE POLICY COVER:**

##### **1. Legal Liability**

Cover for claims notified to Brit Insurance Limited during the policy period which are due to the negligence of:

- i) the insured, or
- ii) any employee.

Cover is provided up to the policy limit which is an amount shown in the schedule for the total of all claims, including costs and expenses, during the policy period.

All claims resulting from any one act, error or omission arising out of the same cause shall be treated as just one claim.

The Insured must pay an excess which is the first amount of each claim or costs, as shown in the schedule.

##### **2. Loss of Documents**

Cover for costs incurred by the Insured in replacing and restoring documents which are discovered to have been lost or damaged during the policy period provided the loss or damage is notified to Brit Insurance Limited during the policy period.

A separate policy excess is applicable to this clause and the sum insured is limited to £25,000 in total during the policy period.

##### **POLICY SECTION 3: SIGNIFICANT EXCLUSIONS OR LIMITATIONS TO THE POLICY COVER**

**Exclusion 2** Bodily injury and property damage other than arising from the Insured's negligence.

**Exclusion 3** Any employment contract owed by the Insured to their employees.

**Exclusion 4** Claims or circumstances known, or which should have been known, by the Insured prior to the start of the policy, or which have been notified previously under another policy.

**Exclusion 5** Data corruption or lack of access to data by the Insured caused by a virus or somebody other than the Insured.

**Exclusion 6** Loss, distortion or erasure of computer records due to various causes as specified in the wording.

# Terms of Business

## Who are we?

JLT Online is a division of Thistle Insurance Services Ltd. We are authorised and regulated by the Financial Services Authority (FSA). This is the independent watchdog that regulates financial services, including insurance.

Our registered address is 6 Crutched Friars, London EC3N 2PH but our day-to-day contact details are JLT Online, Pavilion House, Mercia Business Village, Coventry CV4 8HX

email: [info@indemnityguard.co.uk](mailto:info@indemnityguard.co.uk) or call: 02476 851000

Our FSA Registration Number is 310419

You may check this information and obtain further information about how the FSA protects you by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

## Whose products do we offer?

We are able to offer you Indemnity Insurance under an agreement with Brit insurance Limited, which allows us to provide you with a quotation, confirm cover and issue policy documents to you, acting on their behalf. We also collect your premium on behalf of Brit Insurance Limited, which we then hold as their agent.

We review the position of Brit Insurance Limited periodically to ensure that they still meet the requirements of our customers.

## How are we meeting your needs?

Although we won't provide you with a specific personal recommendation Indemnityguard is appropriate for a photographer who requires cover to ensure their financial interests are protected if they find themselves in a dispute with a client over work they have done, or where they have failed to uphold their duty of care or been negligent.

## Costs

Premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs will be detailed in your quotation.

JLT Online is paid for its services principally by way of brokerage commission, being a proportion of the premium paid, allowed to us by the Insurer and by fees paid by yourself.

In addition JLT Online and/or other members of the Jardine Lloyd Thompson Group may receive;

Interest earned on insurance monies passing through our bank accounts;

Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf;

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;

Administrative service fees, which may be paid for, limited specific services we provide to Insurer(s) as part of the placing or claims process;

Income derived from arranging premium financing.

## What to do if you have a complaint

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with Brit Insurance Limited please in the first instance contact us, if you wish to complain directly to Brit Insurance Limited their complaints procedure is detailed within the policy booklet.

If you have a complaint about any aspect of this policy or our service please email to [complaints@indemnityguard.co.uk](mailto:complaints@indemnityguard.co.uk), call us on 02476 851000, or write to:

The Executive Manager - Customer Complaints

JLT Online, Pavilion House, Mercia Business Village, Westwood Business Park, Coventry CV4 8HX

If you remain unhappy with any response you have received, you can contact:

The Compliance Officer, Thistle Insurance Services Ltd, 6 Crutched Friars, London EC3N 2PH

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 180

Website: <http://www.financial-ombudsman.org>

## Compensation

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

Telephone: 020 7892 7301

Website: <http://www.fscs.org.uk>

## Duration of the Policy

This is an annually renewable policy.

## Cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you have a right to cancel within 14 days of receiving your policy documents. Provided that you have not made a claim you will receive a refund of any premium paid less an administration fee of 20% of the premium, subject to a minimum of £5 and a maximum of £25 and a time on risk charge apportioned as a percentage of the premium.

## Making a Claim

If you need to make a claim please call us on 02476 851050

## Data Protection

Any information you give to us will be held securely and used to administer your insurance and update our records and other Jardine Lloyd Thompson Group companies. We may from time to time send you details of insurance related services, or products, which we think, may be of interest to you. Please advise us if you do not wish your information to be used in this manner.