



Professional Indemnity Insurance

Insurance Product Information Document

Company: Tokio Marine Europe S.A. **Product:** Professional Indemnity Policy

This insurance is underwritten by Tokio Marine Europe S.A. which is registered in Luxembourg. Tokio Marine Europe S.A. is authorised and regulated by the Commissariat aux Assurances. Reference number: 2018 2201 031-99.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a Professional Indemnity insurance policy.



What is insured?

- ✓ Defamation, including Libel & Slander
- ✓ Breach of Professional Duty
- ✓ Dishonesty of employees
- ✓ Libel and slander
- ✓ Unintentional breach of confidentiality
- ✓ Unintentional infringement of intellectual property rights
- ✓ Loss of or damage to documents
- ✓ Data Protection cover



What is not insured?

- ✗ War, Terrorism and Nuclear risks
- ✗ Seepage & Pollution
- ✗ Asbestos & Toxic Mould
- ✗ Claims & circumstances known at inception of cover
- ✗ The Excess
- ✗ Insolvency or bankruptcy of the Insured
- ✗ Trading losses, fines & penalties
- ✗ Claims brought under North American jurisdiction



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.



Where am I covered?

- ✓ Please refer to the Geographical limits specified in your policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
 - You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
 - You are required to notify the insurer of all material facts and alterations to the risk which come light during the period of cover.
 - You must advise the Insurer as soon as reasonably practicable of any incident that may give rise to a claim and forward any correspondence you receive in respect of any potential claim without delay.
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When and how do I pay?

- For full details of when and how to pay, you should contact your broker.
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When does the cover start and end?

- The dates of cover are specified in your policy schedule.
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How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. Please note if cancellation is requested after the contract has commenced no return premium will be due.
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