



Hiscox professional indemnity insurance for energy assessors and home inspectors

Policy summary

What is a policy summary?

This document provides key information about Hiscox professional indemnity (PI) for energy assessors and home inspectors. It does not contain the full terms and conditions of the insurance cover and does not constitute your insurance contract. If you have any additional questions, please refer to the policy wording, your insurance adviser or contact our customer services team.

Product name: Hiscox PI HIN

Type of insurance: Professional indemnity

Underwritten by: Hiscox Insurance Company Limited

Significant features and benefits

This Hiscox policy is specifically designed for businesses providing energy assessments and home inspections.

Key benefits include:

- Cover is usually on an any one claim basis giving you unlimited protection as to the amount you can recover under the policy
- Cover will indemnify you for both the legal costs of defending an action and any subsequent damages awarded
- Defence costs are usually paid in addition to the limit of indemnity, not limited within the limit of indemnity
- Cover is for any civil liability arising from your business activities
- We will work on your behalf to minimise the cost of a covered liability and any potentially damaging consequences (e.g. damaged relationships and/or time consuming litigation) through our proactive mitigation measures

Other important features:

- Cover is included for disputes referred to arbitration
- Cover is given for the infringement of intellectual property (e.g. copyright or trademarks)
- Cover is included for defamation (libel and slander)
- Cover extends to include your own losses from the dishonest acts of your employees or self-employed freelancers
- If you fail to disclose a material fact to us, we will not treat the insurance as if it never existed if you satisfy us that your misrepresentation was innocent
- Cover is given for third party liability following the loss of professional documents. It will also pay to reconstitute such documents if they are lost or damaged

Our service to you

- Payment by monthly interest-free Direct Debit which is a significant saving compared to most insurers
- For an additional premium you can add other complementary covers to this policy, including: public liability, employers' liability (a legal requirement if you employ any staff), business contents, computers and portable equipment, business interruption, legal expenses and buildings cover
- We can provide cover on a continuous basis, eliminating the need to undertake a time consuming renewal process each year

Significant or unusual exclusions/limitations

- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary by your choice and/or our underwriters' criteria. Your quotation and schedule of insurance will show the specific excesses applicable to your policy
- Surveys which are not carried out by a person who is a member of a certification scheme
- Valuation of properties
- Transmission of a computer virus
- Any type of work you undertake which has not been declared to and accepted by us will not be covered
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to inception of the policy are excluded.

Your responsibilities

Your premium and insurance cover will be based on the details you have provided to us. This product meets the demands and needs of those who wish to insure their business for professional indemnity. The information you provide and on which the premium is based is a record of your demands and needs particular to your specific circumstances.

You are responsible for providing complete and accurate information, which insurers require in connection with any proposal for insurance cover. You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.



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- If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and mean that claims may not be paid
- You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply
- Particular attention should be paid to any terms and conditions of your policy, as failure to comply with them could invalidate it
- In the event of a claim, you should take note of the required procedures, which are stated in the policy documentation
- You have an obligation to take reasonable steps to mitigate any loss.

Duration of contract

This policy is on a continuous basis which means that cover will continue whilst your Direct Debit payments are kept up to date. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

Hiscox shall be entitled to terminate the policy or withdraw its quotation, with immediate effect upon notice to you in the event of non-receipt of the Direct Debit payment within the specified seven day period.

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so and paying the appropriate administration fee. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so. In both cases, we will return to you the amount of premium which relates to the unexpired period, minus a reasonable administration charge, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams where necessary.

If you need to make a claim you should contact us directly on 0845 213 8899. You will need to provide your Hiscox policy number and full details of the claim or circumstance, including the date and the amount and circumstances of the loss.

Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Services
1 Great St Helen's, London EC3A 6HX
Telephone: 0870 084 3777

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us at the above address. In the event that you remain dissatisfied, you may be eligible to refer your case to the Financial Ombudsman Service. You will receive details of how to do this at the appropriate stage of the complaints process.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Hiscox Insurance Company Limited (registered no. 70234) is authorised and regulated by the Financial Services Authority and is also a member of the Association of British Insurers. Unless some other law is agreed.