



Professional Indemnity Insurance (Claims Made)

This information relates to Policies from 1 March 2006 to date.

Cover	Professional Indemnity Insurance	
Geographical Limits	Worldwide excluding United States and Canada	
Limit of Indemnity	Layer 1: A limit per insured	Negotiable up to £5,000,000 being the maximum collectable from the Insurer during the 12 month Period of Insurance, including costs and expenses.
	Layer 2: A shared limit available to all members who purchase Layer 1 insurance.	£2,000,000 in the aggregate including costs and expenses shared between all the members who purchase Layer 1 via Randell Dorling Limited. No one claim and/or individual insured can collect more than £1,000,000 in the aggregate including costs and expenses
Minimum Excess	Varies from £250 each and every loss to £2,500 each and every loss depending on the annual turnover of the member.	
Conditions	Premium deemed earned at inception. Special condition relating to Layer Two	"No claim will be paid hereon unless at the date of such notification of a Claim the individual Insured is a fully paid up member of PCG or shall be fully paid up within 45 days of such notification of such Claim."
Extensions	Breach of Copyright Breach of Confidentiality Loss of Documents Data Protection Act Pollution Extension (Additional Premium required) Libel and Slander Including Sub Contractors (Additional Premium required)	
Exclusions	Matters known prior to inception USA and Canada Exclusion Asbestos Terrorism Year 2000 Exclusion Clause Retroactive date: Inception	
Insurer	Royal & Sun Alliance Insurance plc via Saturn (a trading name of Martello Professional Risks Limited, a wholly owned subsidiary of Royal & Sun Alliance Insurance plc)	