

# Kingsbridge Legal Protection Policy

Effected through Kingsbridge Contractor Insurance a division of Kingsbridge Risk Solutions Limited

Underwritten by Accredited Insurance (Europe) Ltd – UK Branch

**Kingsbridge Risk Solutions Limited is Authorised and Regulated by the Financial Conduct Authority. Its FCA reference number is 309149**

Accredited Insurance (Europe) Limited – UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.



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## Preamble

This policy is a contract between **You** and **Us** and is based on the information **You** have supplied to **Us**.

**We** will insure **You** under those sections stated in the **Schedule** during any **Period of Insurance** or **Extended Reporting Period** for which **We** have accepted **Your** premium.

**We** have agreed to insure **You** under the terms, conditions, limitations and exclusions in this policy and any endorsements.

This policy is a legal contract and it is important that **You** read it carefully to ensure that it meets with **Your** requirements. If it does not meet **Your** requirements, then **You** should not proceed to purchase the insurance.

This policy, the **Schedule** (including any **Schedule** issued in substitution) and any endorsements, shall be considered one contract. However, each section shall be considered to be a separate coverage subject to the specific terms, conditions, limitations and exclusions of that section. Any wording or definitions to which a specific meaning has been attached in any Section shall bear such meaning within that Section only.

When **You** take out, renew and make changes to the cover provided by this policy, **You** must take reasonable care to ensure that **You** accurately answer any questions which **We** ask of **You** and that any information **You** give **Us** is accurate. If **You** are taking out this policy for purposes which are mainly related to **Your** trade, business or profession, **You** must also let **Us** know about all facts which are material to **Our** decision to provide **You** with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

**We** will pay **Your** claim up to the **Claim Limits** subject to the terms, conditions and exclusions of this policy, arising from an **Insured Event** occurring within the **Territorial Limits** where **You** notify **Us** during the **Period of Insurance** or **Extended Reporting Period** and within 30 days of the **Insured Event**.

This **Policy** is issued by Kingsbridge Contractor Insurance ('Kingsbridge') on behalf of First Underwriting Limited in accordance with the authority Accredited Insurance (Europe) Limited – UK Branch ('Accredited') have granted to First Underwriting Limited under the terms of a contract between First Underwriting Limited and Accredited. That contract makes Agent of Accredited and gives them the authority to perform certain acts on Accredited's behalf, but this does not affect **Your** rights to claim or make a complaint.

## Authorised Signature



Colin Johnson  
Director  
Accredited Insurance (Europe)  
Limited – UK Branch



Jacqueline Boast  
Chief Executive Officer  
First Underwriting Limited

## Data Protection Act

### HOW WE USE PERSONAL INFORMATION DATA PROCESSING

First Underwriting Limited and Accredited are the data controller and processor in respect of **Your** personal data. This means that **We** decide how **Your** personal data is processed and for what purposes, and process **Your** personal data.

**We** comply with **Our** obligations under the Data Protection Act 2018 by keeping personal data up to date, by storing and destroying it securely, by not collecting or retaining excessive amounts of data, by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

### Use of Personal Information

**We** use personal information for the following purposes:-

- a) To assess **Your** request for insurance, provide a quotation and administer **Your** policy;
- b) To undertake the performance of a contract of insurance to which **You** are a party;
- c) To administer **Your** claims and third-party claims;
- d) To prevent fraud and financial crime;
- e) statistical analysis and management information;
- f) audits, system integrity checking and risk management;
- g) To send marketing information about **Our** products and services if **We** have received specific consent.

There is no obligation to provide **Us** with personal information, but if **You** do not, **We** may not be able to provide products or services or administer claims.

### Profiling and Automated Decision Making

**We** may use automated decision making, which includes profiling in **Our** assessment of insurance risks and for the administration of policies. This is used to help **Us** decide whether to offer insurance, determine prices and validate claims.

### Collection of Personal Information

**We** collect the following types of personal information to allow **Us** to complete the activities described under 'use of personal information' above:

- a) Individual details such as name, address, phone numbers, age, gender, marital status, dependents, employment status and job title;
- b) Financial details such as bank account or credit card information;
- c) Identification details such as a passport number or national insurance number;
- d) Background insurance checks including previous policy information and claims history;
- e) Special categories of data including criminal convictions.

## Where we collect Personal Information From

**We** may collect information about **You** from the following sources:-

- a) **You** or **Your** family members;
- b) **Your** representatives;
- c) Information **You** have made public (such as via social media);
- d) Credit reference or fraud prevention agencies;
- e) Emergency services, law enforcement agencies, medical and legal practices;
- f) Insurance industry registers and databases used to detect and prevent insurance fraud;
- g) In the event of a claim, insurance investigators, claims service providers, claimants or witnesses;
- h) Other service providers or provider services for **Our** products.

## Sharing of Personal Information

We may need to share **Your** personal information with other recipients which could include:

- a) Approved service providers or suppliers or other group companies that provide support services;
- b) Fraud prevention or credit reference agencies or other agencies that carry out work on **Our** behalf such as the Insurance Fraud Bureau (IFB);
- c) insurers, reinsurers, underwriters, regulators, law enforcement or Ombudsman Services;
- d) Purchasers of the whole or part of **Our** business.

## Retention of Personal Information

**We** keep personal information only for as long as is necessary to administer the policy or manage **Our** business or as required for legal or regulatory purposes.

## Use and Sharing of Special Categories of Personal Information

Special categories of personal information under Data Protection Legislation include medical history, disabilities, motoring or criminal convictions. **We** may need to collect and process this information for the purposes of evaluating the risk and/or administering **Your** policy or a claim. **You** or any person covered under this policy must provide explicit verbal or written confirmation to such information being processed by **Us**.

**We** will only share this information in accordance with appropriate laws and regulations or where it is essential to administer the policy or when dealing with a **Claim**.

## Your Rights

**You** have the right regarding any personal information that **We** hold to:

- a) Restrict or object to **Us** processing it and **We** will agree to either stop processing or explain why **We** are not able to;
- b) Access the personal information **We** hold about **You** subject to certain restrictions;
- c) Ask **Us** to update any data that is incomplete or correct any inaccurate information;
- d) Ask **Us** to delete the information from **Our** records if it is no longer needed for the original purpose;
- e) Ask **Us** for an electronic copy so it can be used for **Your** own purposes;
- f) Ask **Us** to stop processing the information if the processing is based solely on individual consent;
- g) Find out about any automated decisions **We** make that affect **Your** insurance premiums.

If **You** have any questions about how **We** use personal information or if **You** wish to exercise any of **Your** rights or to complain if **You** feel that **Your** personal information has been mishandled, **You** can contact **Our** Data Protection Officer as follows by e-mailing:

- 1) In respect of Accredited: data.enquires@rqih.com
- 2) In respect of First Underwriting Limited: dataprotection@firstuw.com

**You** also have the right to complain directly to the Information Commissioners Office (ICO) whose details can be found at [www.ico.org.uk](http://www.ico.org.uk)

## Important notes

### FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud we may at any time:

- check **Your** personal data against counter fraud systems
- use **Your** information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about **You** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **You** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **Your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution. In addition, Accredited may register **Your** name on the Insurance Fraud Register, an industry-wide fraud database.

### CLAIMS HISTORY

**We** may pass information relating to claims or potential claims to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau and run by Insurance Database Services Ltd (**IDSL**), and other relevant databases.

**We** and other insurers may search these databases when **You** apply for insurance, when claims or potential claims are notified to **Us** or at time of renewal to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

### EMPLOYERS' LIABILITY TRACING OFFICE (ELTO)

**We** are members of the Employers' Liability Tracing Office (ELTO), an independent industry body who maintains a centralised database that helps those who have suffered injury or disease in the workplace to identify the relevant Employers' Liability insurer quickly and efficiently.

It is important, for the services of ELTO to be fully effective, that **You** inform us of **Your** ERN (Employer Reference Number also known as the Employer PAYE reference) and all subsidiary company names and their ERNs if applicable.

As members of ELTO we will forward details of **Your** policy if it contains Employers' Liability cover to ELTO together with details of any ERNs **You** have supplied to **Us**.

## Complaints Procedure

### Our Commitment to Customer Service

**We** are committed to providing a high level of customer service. If **You** feel **We** have not delivered this, **We** would welcome the opportunity to put things right for **You**.

If **You** have a concern about a claim decision or about the insurance policy please get in touch with:

Complaints Manager  
First Underwriting Ltd  
The Gherkin  
30 St Mary Axe  
London, EC3A 8EP

Email – [fulcomplaints@firstuw.com](mailto:fulcomplaints@firstuw.com)  
Telephone – 020 7655 8035

If **You** have a concern about the service provided by **Your** insurance broker, Kingsbridge Contractor Insurance, please get in touch with:

Kingsbridge Contractor Insurance  
9 Miller Court  
Tewkesbury  
Gloucestershire, GL20 8DN

Website – [www.kingsbridge.co.uk](http://www.kingsbridge.co.uk)  
Email – [customersupport@kingsbridge.co.uk](mailto:customersupport@kingsbridge.co.uk)  
Telephone – 01242 808740

### Many Complaints Can Be Resolved Within A Few Days Of Receipt

If **Your** complaint can be resolved to **Your** satisfaction within the first few days of receipt, it will be done so. Otherwise, **You** will be kept updated with progress and **You** will be provided with a decision as quickly as possible.

### Next Steps If You Are Still Unhappy

#### Office of the Arbiter for Financial Services – for First Underwriting Ltd

**You** may also be able to refer **Your** complaint to: Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if **You** are not satisfied with **Our** final response or **We** have not responded within fifteen (15) working days. **You** will have to pay EUR 25.00 at the time of making **Your** complaint to the Arbiter to use this service.

The Office of the Arbiter for Financial Services considers that a “complaint” refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms “person” does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt).



### **The Financial Ombudsman Service (FOS)**

If **You** are not happy with the outcome of **Your** complaint, **You** may be able to ask the Financial Ombudsman Service to review **Your** case.

**You** will be informed if **We** believe the Ombudsman Service can consider **Your** complaint when **You** receive a decision about your complaint. The service they provide is free and impartial, but **You** would need to contact them within 6 months of the date of any decision.

More information about the ombudsman and the type of complaints they can review is available via their website:

[Financial Ombudsman Service: our homepage \(financial-ombudsman.org.uk\)](http://financial-ombudsman.org.uk)

**You** can also contact them as follows:

**Telephone:** 08000 234567 (free on mobile phones and landlines)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider **Your** complaint, **You** may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

### **The Financial Services Compensation Scheme (FSCS)**

We are covered by the FSCS which means that **You** may be entitled to compensation if **We** are unable to meet **Our** obligations to **You**. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Helpline numbers and additional benefits

Unless **You** have been given different claims details, please contact **Us** as follows:

### **Claims Notification – 0330 174 4657**

Operates Monday to Friday, 9am to 5pm.

This service is only in respect of claims and cannot assist with any other insurance matter.

### **Legal Helpline – 0333 0100342**

Operates 24hrs, 7 days a week, 365 days a year.

This service is a dedicated Legal Helpline provided to assist with England, Scottish or Welsh commercial or non-commercial legal queries.

### **IR35 Helpline Service – 0116 365 0499**

Operates Monday to Friday, 9am to 5pm.

This Helpline service is only in respect of **IR35** questions and cannot assist with any other insurance matter.

Please note that the **IR35** Helpline is not empowered to give advice on the admissibility of any claim under this policy.

**Accredited, First Underwriting Limited and Kingsbridge Risk Solutions Limited will not accept responsibility if any of the telephone numbers are unavailable for reasons Accredited, First Underwriting or Kingsbridge Risk Solutions Limited cannot control.**

**We** can process a claim by **You** simply calling with the following details:

- 1 **Your** name and company details
- 2 The policy number

### **IMPORTANT NOTICE REGARDING THE OPERATION OF THIS POLICY:**

FAILURE TO COMPLY WITH THESE TERMS COULD MEAN THAT WE DECLINE TO PAY A CLAIM.

INDEMNITY UNDER SECTIONS 11 AND 12 IS SUBJECT TO THE POLICYHOLDER HAVING BEEN ASSESSED AS 'OUTSIDE IR35' AND THE END CLIENT CONFIRMS THE ACCURACY OF THE ASSESSMENT.

**PROSPECTS OF SUCCESS** WILL AUTOMATICALLY BE MET IF THIS STATUS REVIEW IS PROVIDED BY ONE OF OUR APPROVED REVIEWERS.

All potential claims must initially be reported to the Claims Notification telephone number detailed above. Claims are subject to the following conditions:

- 1 This is a claims made policy. **The Insured Person** must notify **Us** during the **Period of Insurance** or **Extended Reporting Period** where applicable and within 30 days of any circumstances which may give rise to any claim under this policy. Failure to do so could mean that **We** decline to pay a claim.
- 2 If the **Insured Person** can satisfy **Us** that there are **Prospects of Success** in their claim We will:
  - a. take over the claim on the **Insured Person's** behalf;
  - b. appoint a specialist of **Our** choice to act on the **Insured Person's** behalf.

- 3 **We** may limit the **Professional Fees** that **We** pay under the policy where:
- We** consider it is unlikely a sensible settlement of the **Insured Person's** claim will be obtained; or
  - there is insufficient prospects of obtaining recovery of any sums claimed; or
  - the potential settlement amount of the Insured Person's claim is disproportionate compared with the time and expense incurred in pursuing or defending their claim.

Where it may cost **Us** more to handle a claim than the amount in dispute **We** may at **Our** option pay to the Insured Person the amount in dispute which will then constitute the end of the claim under this policy.

- 4 If **Legal Proceedings** have been agreed by **Us**, the **Insured Person** may at this stage decide to nominate and use their own solicitor or indeed, they may wish to continue to use **Our** own specialists. If the **Insured Person** decides to nominate their own professional **We** must agree this in advance and the **Insured Person** will be responsible for any **Professional Fees** in **Excess** of those which **Our** own specialists would normally charge **Us** (Details are available upon request).
- 5 If the **Insured Person** recovers any **Costs** at the **Conclusion of their Claim** these must be paid to **Us** where it is appropriate that **We** are reimbursed.

## Definitions

Certain words in this policy have special meanings and apply wherever they are printed in bold throughout.

<b>Agent</b>	The agent appointed by <b>Us</b> to transact this insurance with <b>You</b> .
<b>Approved Reviewer</b>	Means a person, company or software who is approved by <b>Us</b> to assess IR35 statuses of <b>Contractors</b> and provide confirmation of an <b>Outside IR35 Assessment</b> . Details of Approved Reviewers are available upon request to <b>Your Agent</b> .
<b>Aspect Enquiry</b>	An enquiry where the inspector of taxes enquires into one or more aspects of the self-assessment tax return which may involve clarification of particular entries to detailed consideration of whether those entries have been treated correctly for tax purposes. It may involve a check on the records upon which the particular entries were based.
<b>Authorised Professional</b>	A solicitor, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your interests.
<b>Business</b>	The business detailed in the <b>Schedule</b> .
<b>Claim</b>	A <b>Claim</b> made under a Policy.
<b>Claim Limit(s)</b>	The amount <b>We</b> will pay in respect of any one claim arising from an <b>Insured Event</b> as specified within the <b>Schedule</b> .
<b>Comprehensive Enquiry</b>	A comprehensive enquiry is an extensive examination which considers all aspects of the self- assessment tax return. It will involve a comprehensive review by the inspector of taxes of all books and records underlying the entries made on the return. any other means.
<b>Costs</b>	Costs and fees including disbursements properly incurred by the <b>Authorised Professional</b> , including VAT where it cannot be recovered.
<b>Court</b>	A court, tribunal or other competent authority.
<b>Credit Reference Agency</b>	Including but not limited to Equifax, Experian, and Call Credit.
<b>Conclusion of Claim</b>	The final resolution of the <b>Claim</b> , whether by settlement, determination by first-tier tax tribunal, the entry of a non-appealable final judgment against the claimant, the mutual agreement of the Parties to abandon the <b>Claim</b> , the enforcement of a final non-appealable judgment in favour of the claimant or for
<b>End Client</b>	Any person or company that engages the <b>Policyholder</b> to provide professional services.
<b>Excess</b>	The first amount of each and every claim as detailed on the <b>Schedule</b> .

<b>Extended Reporting Period</b>	A period of four (4) years after the expiry of the <b>Period of Insurance</b> where a claim can still be made.
<b>Home</b>	<b>Your</b> principal private dwelling house as defined for the purposes of qualifying for exemption from Capital Gains Tax.
<b>Identity Theft</b>	The misappropriation of the identity of another person without their knowledge or consent. These identity details are then used to obtain goods, services or to commit criminal activities in that person's name.
<b>In-Depth Investigations</b>	A fundamental review of the accounts and the underlying records as signalled by the issue of the relevant departmental notification or as otherwise stated in writing.
<b>Indirect Losses</b>	Losses or damage which is not directly associated with the incident that caused the <b>Insured Person</b> to claim, unless expressly stated in this policy.
<b>Insured Event</b> applicable to Sections 10, 11 & 12	A written or verbal notification received by an <b>Insured Person</b> (or their respective representatives) from HMRC that an <b>IR35</b> status enquiry will be undertaken.
<b>Insured Event</b> applicable to all other Sections	The initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for <b>Professional Fees</b> and/or payment of a benefit under this policy.
<b>Insured Person</b>	<p>Sections 1-7:</p> <ul style="list-style-type: none"> <li>a) The Policyholder specified within the <b>Schedule</b>.</li> <li>b) The husband or wife of the <b>Policyholder</b> specified within the <b>Schedule</b> or their partner or civil partner who lives at the same address and shares financial responsibilities. This does not include any <b>Business</b> partners or associates.</li> <li>c) The children and parents of the <b>Policyholder</b> specified within the <b>Schedule</b> who are normally resident in the <b>Home</b>.</li> </ul> <p>Sections 8, 9, 13, 14, 16 and 17: The <b>Policyholder</b>.</p> <p>Sections 10, 11 and 12:</p> <ul style="list-style-type: none"> <li>a) The <b>Policyholder</b></li> <li>b) The <b>End Client</b> for whom the <b>Policyholder</b> has carried out services but only where legislation makes them responsible for the <b>Taxes</b>, fines and <b>Penalties</b> relating to any <b>IR35</b> challenge by HMRC.</li> <li>c) any person or company who has contracted with the <b>Policyholder</b> but only where legislation makes them responsible for the <b>Taxes</b>, fines and <b>Penalties</b> relating to any <b>IR35</b> challenge by HMRC.</li> </ul>

<b>Interest</b>	Interest charged on PAYE tax and Class 1 NIC as a result of an <b>Insured Event</b> .
<b>Outside IR35 Assessment</b>	The IR35 Assessment which the <b>Policyholder</b> has achieved an "outside of IR35" determination.
<b>IR35</b>	Chapter 8 Part 2 and Chapter 10 Part 2 Income Tax (Earnings and Pensions) Act 2003 (ITEPA 2003); and Social Security Contributions (Intermediaries) Regulations 2000 (SI 2000/727).
<b>Legal Proceedings</b>	<b>Legal Proceedings</b> issued in a <b>Court</b> .
<b>Payment Card</b>	Bank, charge, credit, debit, and cash dispenser cards.
<b>Pay As You Earn (PAYE) Dispute</b>	A challenge in writing by HMRC of the accuracy or completeness of returns submitted in accordance with <b>PAYE</b> regulations.
<b>Penalties</b>	Financial fines and <b>Penalties</b> for which HMRC have held the <b>Policyholder</b> accountable.
<b>Period of Insurance</b>	The dates as shown in the <b>Schedule</b> .
<b>Policyholder, You, Your</b>	<ul style="list-style-type: none"> <li>a) The person named in the <b>Schedule</b> as the policyholder.</li> <li>b) The <b>Business</b> named in the <b>Schedule</b> only in relation to the work carried out by the person as defined in a) above.</li> </ul>
<b>Professional Fees</b>	Legal and accountancy fees and <b>Costs</b> including disbursements properly incurred by the <b>Authorised Professional</b> , with <b>Our</b> prior written authority including costs incurred by another party for which the <b>Insured Person</b> is made liable by <b>Court Order</b> , or may pay with <b>Our</b> consent in pursuit of a civil claim in the <b>Territorial Limits</b> arising from an <b>Insured Event</b> . Professional fees will include <b>VAT</b> where it cannot be recovered.
<b>Prospects of Success</b>	<p>For Sections 10, 11, 12:</p> <p>Prospects of success are automatically met when an <b>Outside IR35 Assessment</b> from an <b>Approved Reviewer</b> has been provided. Where a positive <b>Outside IR35 Assessment</b> has been provided by a third party who does not fall within the definition of <b>Approved Reviewer</b> prospects of success must be at least a 51% chance of the <b>Policyholder</b> achieving a favourable outcome (such prospects of success to be assessed and determined by a law firm, accountant or tax consultancy to be appointed by <b>Us</b>).</p> <p>For all other sections:</p> <p>Prospects of success will be at least a 51% chance of the <b>Policyholder</b> achieving a favourable outcome (such prospects of success to be assessed and determined by an independent law firm, accountant or tax consultancy to be appointed by <b>Us</b>).</p>
<b>Schedule</b>	The document which details <b>Your</b> information for the purposes of this insurance and is attached to and forms part of this policy.

<b>Standard Professional Fees</b>	The level of professional fees that would normally be incurred by <b>Us</b> in using a nominated <b>Authorised Professional</b> of <b>Our</b> choice.
<b>Taxes</b>	Net PAYE tax and Class 1 NIC i.e. after set off of any overpayments of Income Tax and Corporation Tax, arising as a result of the successful application of the <b>IR35</b> legislation by HMRC.
<b>Territorial Limits</b>	The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.
<b>Terrorism</b>	The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear as set out by UK Terrorism Act 2000.
<b>Time of Occurrence</b>	<ul style="list-style-type: none"> <li>a) Civil Cases - when the <b>Insured Event</b> occurred or commenced whichever is the earlier</li> <li>b) Criminal Cases - when the <b>Insured Person</b> commenced or is alleged to have commenced to violate the criminal law in question whichever is the earlier</li> </ul>
<b>Value Added Tax (VAT) Dispute</b>	A challenge in writing by HMRC of the accuracy or completeness of returns submitted.
<b>War</b>	War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, military or usurped power, mutiny or military uprising. This does not include <b>Terrorism.</b>
<b>We, Us, Our</b>	The Insurance company providing this insurance namely. Accredited Insurance (Europe) – UK Branch.

## Cover

<b>1. Consumer Disputes</b>	
What is Covered?	What is Excluded?
<p>Pursuing or defending claims arising out of a contract entered into by or on behalf of an <b>Insured Person</b> for:</p> <ol style="list-style-type: none"> <li>1) obtaining services;</li> <li>2) the purchase, hire, hire–purchase or sale of any personal goods.</li> </ol> <p>Claims within Small Claims <b>Court</b> Limits.</p> <p>The payment of appropriate experts and <b>Court</b> fees together with assistance provided by <b>Our</b> own in- house legal advisors to construct the <b>Insured Person’s</b> case provided that the value of the goods or services in dispute or the total instalments due at the time of making the claim is greater than £100.</p> <p>Claims above Small Claims <b>Court</b> Limits</p> <p>The payment of <b>Professional Fees</b> incurred by the <b>Authorised Professional</b> appointed by Us.</p> <p>Up to a maximum sum of the limit stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. any contract entered into by an <b>Insured Person</b> in connection with a profession, <b>Business</b> or trade other than for their contract for full-time employment, but only if employment disputes are covered by this policy;</li> <li>2. any contract where the dispute arises within the first 90 days of the first <b>Period of Insurance</b> unless <b>You</b> can provide evidence that <b>You</b> had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover;</li> <li>3. any contract under which a sum of money was due and payable more than 180 days before the claim was reported;</li> <li>4. any contract relating to any work carried out, in, on or for the benefit of land or buildings other than the <b>Home</b>;</li> <li>5. any contract of insurance in so far as the dispute is solely in respect of the sum of money or other compensation payable under such Contract;</li> <li>6. any claims relating to the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings;</li> <li>7. any dispute with local or government authorities.</li> </ol>

<b>2. Home Rights</b>	
What is Covered?	What is Excluded?
<p>The pursuit of civil claims:</p> <ol style="list-style-type: none"> <li>1. loss or damage to:             <ol style="list-style-type: none"> <li>1.1. goods in the <b>Home</b> owned by or for which an <b>Insured Person</b> is responsible; or</li> <li>1.2. the <b>Home</b>;</li> </ol> </li> <li>2. an alleged infringement of rights appertaining to the <b>Home</b>.</li> </ol> <p>Up to a maximum amount of the limit stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings;</li> <li>2. disputes with local or government authorities;</li> <li>3. disputes involving leased or rented property, or in respect of or arising out of any tenancy agreement;</li> <li>4. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or damage to, any property;</li> </ol>



	<ol style="list-style-type: none"> <li>5. actual, planned or proposed construction, closure, adoption or repair of roads or bridges, or the actual, planned or proposed construction, demolition or adaptation of buildings, housing or other works;</li> <li>6. a dispute arising within the first 90 days of the first <b>Period of Insurance</b> unless <b>You</b> can provide evidence that <b>You</b> had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover;</li> <li>7. claims relating to material damage covered by another relevant insurance policy;</li> <li>8. mining subsidence.</li> </ol>
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### 3. Taxation

What is Covered?	What is Excluded?
<p><b>Professional Fees</b> arising from or relating to an <b>Aspect Enquiry</b> or an in-depth HMRC investigation of an <b>Insured Person's</b> personal tax affairs up to a maximum amount of the limits stated in the <b>Schedule</b>.</p>	<p><b>Professional Fees</b> arising:</p> <ol style="list-style-type: none"> <li>1. <b>Aspect Enquiries</b> less than £100;</li> <li>2. where the investigation or enquiry had commenced before the first <b>Period of Insurance</b> or the <b>Insured Person</b> should have realised that a claim might occur;</li> <li>3. from investigation or enquiry by or transfer to the Fraud Investigation Service;</li> <li>4. as a result of a false or misleading statement or representation to the HMRC;</li> <li>5. from deficiencies in books, records, accounts or returns including the costs of repairing a return;</li> <li>6. from any claim involving criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes.</li> </ol>

## 4. Criminal Prosecution Defence

What is Covered?	What is Excluded?
<p><b>Professional Fees</b> incurred in the defence of criminal <b>Legal Proceedings</b> brought against an <b>Insured Person</b> as a result of any act or omission or alleged act or omission, including:</p> <ol style="list-style-type: none"> <li>Police Station Representation:           <p><b>Professional Fees</b> incurred in representing an <b>Insured Person</b> at a Police Station where they are being interviewed under caution in relation to an alleged criminal act.</p> </li> <li>Magistrates' Court Representation:           <p><b>Professional Fees</b> incurred in representing an <b>Insured Person</b> at a Magistrates' Court.</p> </li> <li>Crown Court Representation:           <p>A sum equal to any assessed income based contribution payable by the <b>Insured Person</b> towards <b>Professional Fees</b> incurred under the Crown Court Means Testing scheme.</p> </li> </ol> <p>Up to a maximum amount of the limits stated in the <b>Schedule</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>the defence of any offence of deliberate and wilful criminal acts or Omissions;</li> <li>any offence relating to a motor bike or motor vehicle;</li> <li><b>Professional Fees</b> required to be paid by an <b>Insured Person</b> greater than the pre- conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction;</li> <li>assessed income based contributions payable by the <b>Insured Person</b> towards <b>Professional Fees</b> incurred under the Crown Court Means Testing scheme which exceed the <b>Claim Limit</b>;</li> <li>any <b>Professional Fees</b> where the <b>Insured Person</b> fails to:           <ol style="list-style-type: none"> <li>apply for a Representation Order under the Crown Court Means Testing scheme;</li> <li>submit any required information under the Crown Court Means Testing scheme;</li> <li>comply with the terms of the Representation Order;</li> <li>use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing Scheme;</li> </ol> </li> <li>the defence of any action, enforcement, or recovery of sums payable against an <b>Insured Person</b> under the terms of or for a breach of the terms and conditions of a Representation Order under the Crown Court Means Testing scheme.</li> </ol>

<b>5. Personal Injury</b>	
What is Covered?	What is Excluded?
<p>Pursuing a civil claim for damages in respect of death of or bodily injury to an <b>Insured Person</b> caused by negligence up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. any illness (including stress related conditions) naturally occurring condition or degenerative process which develops gradually and is not caused by a specific or sudden accident;</li> <li>2. the defence of an <b>Insured Person</b> other than the defence of a counter-claim or an appeal against judgement;</li> <li>3. any claim involving medical or clinical negligence, or pharmaceutical or any related claims (including but not limited to tobacco products);</li> <li>4. any claim arising from stress or a psychological related condition.</li> </ol>

<b>6. Jury Cover</b>	
What is Covered?	What is Excluded?
<p>An <b>Insured Person's</b> absence from work:</p> <ol style="list-style-type: none"> <li>1. to perform jury service</li> <li>2. to attend any <b>Court</b> or tribunal at the request of the <b>Authorised Professional</b>.</li> </ol> <p>The maximum we will pay is the <b>Insured Person's</b> net salary or wages for the time that they are absent from work less any amount the <b>Court</b> or tribunal, has paid <b>You</b>.</p>	<p>Salary or wages:</p> <ol style="list-style-type: none"> <li>1. which can be recovered from the relevant <b>Court</b>;</li> <li>2. where <b>You</b> are unable to prove <b>Your</b> loss.</li> </ol>

## 7. Identity Theft

What is Covered?	What is Excluded
<p>Following an <b>Insured Event</b> of <b>Identity Theft</b>:</p> <ol style="list-style-type: none"> <li>1. necessary <b>Legal Expenses</b> and ancillary costs incurred:               <ol style="list-style-type: none"> <li>1.1. to defend a claim from a financial institution, merchants or their collection agencies;</li> <li>1.2. for the removal of any criminal or civil judgements wrongly entered against the <b>Insured Person</b>;</li> <li>1.3. challenging the accuracy or completeness of any information in a <b>Credit Reference Agency</b> report; and</li> <li>1.4. to create documents needed to prove the <b>Insured Person's</b> innocence in terms of any financial irregularities committed unlawfully;</li> </ol> </li> <li>2. postal and phone costs the <b>Insured Person</b> has to pay in dealing with financial institutions, the Police and <b>Credit Reference Agencies</b> to report or discuss an actual <b>Identity Theft</b>;</li> <li>3. fees charged for the reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information;</li> <li>4. the <b>Insured Person's</b> lost earnings as a result of time away from work to go and see the Police, financial institutions or <b>Credit Reference Agencies</b> to report or discuss an actual <b>Identity Theft</b>.</li> </ol> <p>Up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p> <p>The <b>Insured Event</b> above must be as a result of an actual <b>Identity Theft</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. any <b>Identity Theft</b> connected with <b>Your Business</b>, profession, or occupation;</li> <li>2. any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by an <b>Insured Person</b>, or any other person acting in collusion with an <b>Insured Person</b>;</li> <li>3. any <b>Indirect Losses</b> other than as identified above.</li> </ol>

## Identity theft claims conditions

Please read the following carefully to comply with the conditions of this section.

If an **Insured Person** discovers their identity has been stolen either from the first fraudulent transaction identified or any physical or electronic record with any financial institutions, the **Insured Person** must:

- 1 contact the Claims Notification Service on 03301744657;
- 2 make sure that they have their address history for the last 6 years;
- 3 file a Police report within 12 hours of discovering the **Identity Theft**;
- 4 let their financial institutions, **Payment Card** company (ies) and all other accounts know of the **Identity Theft** within 12 hours of discovering the **Identity Theft**;
- 5 fill out and return any claim forms including an authorisation for **Us** to obtain records and other necessary information, if these are applicable;
- 6 send **Us** proof from their employer that they took unpaid days off if they wish to make a claim for lost wages and provide evidence to show that it was necessary;
- 7 immediately send **Us** copies of any demand notices, summonses, complaints, or legal papers received in connection with a loss suffered;
- 8 take all necessary action to prevent further damage to their identity.

## Identity theft claims process

The **Insured Person** must contact the Claims Notification Service on 03301744657 quoting the policy number before they pay or agree to pay any costs. Failure to do so may lead **Us** to decline the claim.

**We** will give the **Insured Person** a dedicated claims handler who will assist them in identifying the extent of their problem. They will offer advice, guidance, and assist in the preparation of documentation to ensure the problem and any potential losses are minimised.

The service will give the **Insured Person** access by phone to repair their credit file or files following an **Identity Theft**.

**We** will personalise documents on the **Insured Person's** behalf and post these to them for signing and sending on to the relevant organisations.

## 8. Contract Disputes

What is Covered?	What is Excluded?
<p>A dispute with a customer or supplier in respect of a contract for the sale, hire, supply or the purchase of goods or services up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. a lease, licence or tenancy of land or buildings;</li> <li>2. a contract of employment;</li> <li>3. arbitration arising out of an arbitration clause in any contract;</li> <li>4. a breach or alleged breach of professional duty by an <b>Insured Person</b>;</li> <li>5. the recovery of money and <b>Interest</b> due from another party other than disputes where the other party intimates that a defence exists;</li> <li>6. amounts in dispute, including any instalment payments due and payable at the time of making the claim, less than £250;</li> <li>7. the first 10% of <b>Professional Fees</b> incurred.</li> </ol>

## 9. Tax, VAT, PAYE and NIC Investigations

What is Covered?	What is Excluded?
<p><b>Professional Fees</b> incurred by <b>You</b> in respect of a:</p> <ol style="list-style-type: none"> <li>1 <b>Comprehensive Enquiry</b>;</li> <li>2 In-Depth Investigation arising out of <b>Your</b> tax affairs;</li> <li>3 <b>VAT</b> Dispute;</li> <li>4 <b>PAYE</b> Dispute;</li> <li>5 NIC Dispute.</li> </ol> <p>As a result of an enquiry by HMRC following the issue of a formal notification, i.e. letter, informing the insured of their intention to enquire into the tax affairs of the insured for a specified tax year, accounting or <b>VAT</b> period.</p>	<p>Any claims in respect of or arising out of:</p> <ol style="list-style-type: none"> <li>1. <b>Aspect Enquiries</b> less than £100;</li> <li>2. <b>Professional Fees</b> in any claim involving dishonesty, criminal proceedings or alleged fraudulent evasion of tax or misstatement with the intent to deceive;</li> <li>3. tax avoidance schemes;</li> <li>4. claims which originate from any enquiry, investigation or dispute which existed before the <b>Period of Insurance</b> including any dispute or enquiry where the accounts submitted are being investigated solely because earlier books, records or returns have been investigated or are already under query;</li> <li>5. the costs of making good any deficiencies in books, records, accounts or returns including the costs of repairing a return;</li> <li>6. costs of appeals which <b>We</b> have not approved;</li> <li>7. any claim which occurs during the first 60 days</li> </ol>

	of the first <b>Period of Insurance</b> ; 8. fees and Disbursements payable to an accountant, firm of accountants or person not approved by <b>Us</b> ; 9. technical or routine treatment or matters not connect with or arising out of an expression of dissatisfaction of <b>Your</b> affairs; 10. pre notification costs.
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## 10. IR35 / Off-Payroll HMRC Status Enquiries

What is Covered?	What is Excluded?
<p><b>Professional Fees</b> for an enquiry conducted under the PAYE Regulations Part 2, Chapter 8 or Chapter 10 of Income Tax (Earnings and Pensions) Act 2003 (IR35) and/or NIC Social Security Contributions (Intermediaries) Regulations 2000 (SI 2000/727) relating to the employment status of the <b>Policyholder</b>. For avoidance of doubt this includes <b>IR35</b> enquiries driven under a COP8 investigation.</p>	<ol style="list-style-type: none"> <li>1. <b>Professional Fees</b> incurred in respect of an appeal against a decision following a Tax Tribunal hearing;</li> <li>2. claims arising from any voluntary disclosure;</li> <li>3. claims made outside the <b>Period of Insurance</b> or <b>Extended Reporting Period</b>.</li> <li>4. Any <b>Professional Fees</b> if the <b>Insured Person</b> is found guilty of acting fraudulently or with fraudulent intent, or having committed serious irregularities.</li> <li>5. <b>IR35</b> enquiries driven under a COP9 investigation.</li> </ol>

## 11. IR35/Off-Payroll Status Enquiry Taxes and Interest

What is Covered?	What is Excluded?
<p>Any <b>Taxes</b> and <b>Interest</b> owed by the <b>Insured Person</b> for which HMRC hold the <b>Insured Person</b> accountable following an <b>IR35</b> status enquiry covered under Section 10.</p>	<ol style="list-style-type: none"> <li>1. Any incident where <b>Prospects of Success</b> have been deemed insufficient following an enquiry covered under Section 10;</li> <li>2. claims arising from any voluntary disclosure;</li> <li>3. claims made outside the <b>Period of Insurance</b> or <b>Extended Reporting Period</b>;</li> <li>4. any <b>Taxes</b> and <b>Interest</b> due prior to the inception date stated in the <b>Schedule</b>.</li> </ol>

## 12. IR35 / Off-Payroll Status Enquiry Penalties

What is Covered?	What is Excluded?
<p>Any <b>Penalties</b> for which HMRC hold the <b>Insured Person</b> accountable following an <b>IR35</b> status enquiry covered under Section 10.</p>	<ol style="list-style-type: none"> <li>1. Any incident where <b>Prospects of Success</b> have been deemed insufficient following an enquiry covered under Section 10,</li> <li>2. <b>Penalties</b> which are unrelated to the <b>Taxes</b> required for payment under Section 11;</li> <li>3. claims arising from any voluntary disclosure;</li> <li>4. claims made outside the <b>Period of Insurance</b> or <b>Extended Reporting Period</b>;</li> <li>5. any <b>Penalties</b> due prior to the inception date stated in the <b>Schedule</b>.</li> </ol>

## 13. Property Protection

What is Covered?	What is Excluded?
<p>Any civil action relating to material property, owned by an <b>Insured Person</b> or for which they are responsible, arising out of an alleged or actual negligent act or omission or any nuisance, trespass or criminal damage by a third party which causes or could cause physical damage to such material property or pecuniary loss to an <b>Insured Person</b>.</p> <p>Any civil action between an <b>Insured Person</b> and their landlord under the terms of a lease or tenancy agreement applying to an <b>Insured Person's Business</b> premises.</p> <p>Up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. a contract made between an <b>Insured Person</b> and a third party;</li> <li>2. goods in transit or goods lent or hired to third parties;</li> <li>3. goods at premises other than those occupied by an <b>Insured Person</b> unless they are at such premises for the purpose of installation or use in work to be carried out by an Insured Person;</li> <li>4. mining subsidence;</li> <li>5. disputes relating to rent and service charges and any relevant <b>Taxes</b>;</li> <li>6. an <b>Insured Event</b> arising in the first 90 days of the first <b>Period of Insurance</b> unless <b>You</b> had equivalent cover immediately prior to the original inception of this policy without a break in the period of cover;</li> <li>7. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or damage to, any property;</li> <li>8. disputes with local or government authorities.</li> </ol>



## 14. Licence Protection

What is Covered?	What is Excluded?
<p>An appeal or representation to the relevant statutory or regulatory authority, <b>Court</b>, tribunal or other mandatory body following an act, or omission or alleged act or omission which leads to the suspending, revoking, altering the terms of or refusing to renew any of an <b>Insured Person's</b> licence(s) issued under statute or statutory instrument or by the government or local authority to <b>You</b> where such licence is necessary to engage in the <b>Insured Person's Business</b> or trade up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. an original application or application for renewal;</li> <li>2. any licence in respect of which an appeal or representation was made in the twelve months immediately preceding the first <b>Period of Insurance</b>.</li> </ol>

## 15. Wrongful Arrest

What is Covered?	What is Excluded?
<p>The defence of a civil action against an <b>Insured Person</b> in respect of allegations of wrongful arrest or malicious prosecution up to a maximum amount of the limits stated in the <b>Schedule</b> any one <b>Claim</b>.</p>	<p>Any claim arising out of or in connection with allegations made by or against or on behalf of an employee or ex-employee or any other person working or contracting for the <b>Insured Person</b> whether or not an employee.</p>

## 16. Debt Recovery

What is Covered?	What is Excluded?
<p><b>Professional Fees</b> incurred by an <b>Insured Person</b> in the recovery of money and <b>Interest</b> due to them from another <b>Business</b> for the provision of goods and/or services, <b>Professional Fees</b> and services, or dishonoured cheques up to a maximum amount of the limits stated in the <b>Schedule</b>.</p>	<p>Any claim relating to:</p> <ol style="list-style-type: none"> <li>1. any matter where the debtor intimates that a defence exists or a defence is served;</li> <li>2. damages for breach of contract;</li> <li>3. hire purchases or credit sale agreements other than arrears;</li> <li>4. the return of goods hired or leased;</li> <li>5. debts reported to <b>Us</b> more than sixty days after the money has become due and payable;</li> <li>6. debts less than £250;</li> <li>7. the first 10% of <b>Professional Fees</b> incurred;</li> <li>8. a debt that existed prior to the commencement of this insurance.</li> </ol>

## 17. Data Protection

### What is Covered?

Under the Data Protection Act 1998:

1. The defence of a civil action against the **Insured Person** for compensation under Section 13 of the 1998 Act. **We** will also, subject to the **Claim Limits**, pay any compensation awarded against an **Insured Person**;
2. An **Insured Person** being served with enforcement, de-registration or transfer prohibition notice;
3. An **Insured Person's** appeal against the refusal of the Information Commissioner to register their application for registration.

up to a maximum amount of the limits stated in the **Schedule** any one **Claim** for all sections above.

Provided that for claims arising under Section 13 of the 1998 Act **You** have registered with the Information Commissioner.

## Policy Exclusions

**We** will not pay for the following:

1. **Professional Fees** incurred:
  - 1.1. in respect of any **Insured Event** where the **Time of Occurrence** commenced prior to the commencement of the **Period of Insurance**;
  - 1.2. before **Our** written acceptance of a claim;
  - 1.3. before **Our** approval or beyond those for which **We** have given **Our** approval;
  - 1.4. where the **Insured Person** fails to give proper instructions in due time to **Us** or to the **Authorised Professional**;
  - 1.5. where the **Insured Person** is responsible for anything which in **Our** opinion prejudices their case;
  - 1.6. if the **Insured Person** withdraws instructions from the **Authorised Professional**, fails to respond to the **Authorised Professional**, withdraws from the **Legal Proceedings** or the **Authorised Professional** refuses to continue to act for them;
  - 1.7. where the **Insured Person** decides that they no longer wish to pursue their claim as a result of disinclination. All costs incurred up until this stage will become the **Insured Person's** responsibility;
  - 1.8. in respect of the amount in **Excess** of **Our** Standard **Professional Fees** where the **Insured Person** has elected to use an **Authorised Professional** of their own choice;
2. claims under Section 9-17 which do not arise in connection with or from the conduct of the **Business**;
3. the pursuit, continued pursuit or defence of any claim if **We** consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
4. claims which are conducted by the **Insured Person** in a manner different from the advice or proper instructions of **Us** or the **Authorised Professional**;
5. appeals unless the **Insured Person** notifies **Us** in writing of their wish to appeal at least six working days before the deadline for giving notice of appeal expires and **We** consider the appeal to have **Prospects of Success**;
6. any **Professional Fees** and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
7. Any **Insured Event** arising from the **Insured Person's** deliberate act, omission or misrepresentation;
8. any dispute relating to written or verbal remarks which damage the **Insured Person's** reputation;
9. **Professional Fees** arising directly or indirectly from computer software except operating systems and packaged software that have not been tailored by the supplier to the **Insured Person's** own requirements;
10. **Legal Proceedings** outside the **Territorial Limits** and proceedings in constitutional international or supranational Courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
11. a dispute which relates to any compensation or amount payable under a contract of insurance;
12. a dispute with **Us** not dealt with under the Arbitration condition;

13. any dispute relating to patents, copyrights, trade or service marks, registered designs, passing off intellectual property trade secrets or confidential information;
14. an application for judicial review;
15. any claim directly or indirectly arising from an allegation of mis-selling or mismanagement of financial services or products;
16. any matter in respect of which an **Insured Person** is entitled to Legal Aid where **Our** liability shall be limited to the sum equal to any assessed income-based contribution payable by the **Insured Person** towards **Professional Fees** incurred under the Crown Court Means Testing scheme where this applies;
17. any **Professional Fees** relating to the **Insured Person's** alleged dishonesty or deliberate and wilful criminal acts or omissions other than as insured under **Insured Event** – Criminal Prosecution Defence;
18. any dispute or prosecution involving a motor bike / vehicle unless the dispute relates to a personal injury claim;
19. any claim involving medical or clinical negligence or pharmaceutical or any related claims (including but not limited to tobacco products);
20. any claim arising from a stress or psychological related condition;
21. disputes between an **Insured Person** and their family or a matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with an **Insured Person's** professional advisor;
22. a claim falling within the Small Claims Track limits (other than as detailed within **Insured Events** – Consumer Disputes);
23. **Legal Proceedings** between an **Insured Person** and a central or local government authority: unless an **Insured Person** has suffered or could suffer monetary loss if the **Legal Proceedings** are not pursued or defended; or concerning the imposition of statutory charges;
24. damages, fines or other **Penalties** the **Insured Person** is ordered to pay by a **Court**, tribunal or arbitrator other than as insured under **Insured Events**;
25. criminal fines or penalties,
26. civil fines or penalties (including **Penalties**); to the extent that they are prohibited at law from being insured,
27. any dispute or enquiry where the accounts submitted are being investigated solely because earlier books, records or returns have been investigated or are already under query. Any claim or increase in cost of a claim which is attributable to any change in legislation (including subordinate legislation), rule, regulation or directive where the effect of such change is applied retrospectively.
28. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
29. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation;

30. Any direct or indirect consequence of:
- a. Irradiation, or contamination by nuclear material; or
  - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
31. Any loss, damage or liability caused by or resulting from or directly or indirectly consequence of any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
  - b. The method of transmission, whether direct or in any way, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms;
  - c. The disease, substance or agent can cause or threaten:
    - i. Damage to human health or animal health or human welfare or animal welfare, or
    - ii. threatens damage to, deterioration of, loss of value of, marketability of or loss of use of any property;
32. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
- For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
- For the purposes of this exclusion, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
33. Claims arising from the failure of a product to perform its intended function.

## Policy Conditions

The following conditions apply to the whole policy unless stated otherwise below. Other special conditions that may be applicable to a section of cover will be set out in the section of cover. **You** must comply with all of these conditions as part of your contractual obligations. If **You** fail to do so, this may lead **Us** to reject or reduce the amount of a **Claim** payment. In certain circumstances, failure to comply with these conditions may mean that **Your** policy is not valid.

Acts of Parliament	Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.
Arbitration	Any dispute between <b>You</b> and <b>Us</b> , which is not solved by the policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator who shall either be a solicitor or barrister on whom <b>We</b> both agree. If <b>We</b> cannot agree, one will be nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.
Cancellation	<p>After <b>Your</b> cooling off period <b>You</b> may cancel the insurance cover at any time by informing <b>Your Agent</b> however no refund of premium will be payable.</p> <p><b>We</b> shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving fourteen (14) days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to <b>You</b> at <b>Your</b> last known address. Valid reasons may include but are not limited to:</p> <ol style="list-style-type: none"> <li>1 Where <b>We</b> reasonably suspect fraud</li> <li>2 Non-payment of premium</li> <li>3 Threatening and abusive behaviour</li> <li>4 Non-compliance with policy terms and conditions</li> </ol>
Claims	<p>Kennedys Law act on behalf of Accredited Insurance (Europe Ltd) in respect of claims.</p> <p>Kennedys Law may appoint a third party to handle claims.</p>
Claims Decision	<p>The decision to accept the <b>Insured Person's</b> claim will take into account the advice of the <b>Authorised Professional</b>, as well as <b>Our</b> own claims handlers. <b>We</b> may require, at the <b>Insured Person's</b> expense, an opinion of an expert or counsel on the merits of <b>Your</b> claim. If the claim is subsequently admitted the <b>Insured Person's Costs</b> in obtaining such an opinion and providing such advice will be reimbursed under this insurance.</p> <p><b>Your</b> claim will be accepted if all of the following apply:</p> <ul style="list-style-type: none"> <li>• The position has not been prejudiced.</li> <li>• <b>We</b> have assessed the <b>Insured Person's</b> claim and it has <b>Prospects of Success</b>.</li> </ul> <p>The <b>Insured Event</b> and action required are covered by this insurance under the</p>

	<p><b>Insured Events</b> section. The <b>Insured Event</b> must have happened within the <b>Territorial Limits</b> and during the <b>Period of Insurance</b>.</p>
	<p>After receiving the <b>Insured Person's</b> claim or during the course of it <b>We</b> may find:</p> <ul style="list-style-type: none"> <li>• The <b>Prospects of Success</b> are insufficient.</li> <li>• There is a more suitable course of action.</li> <li>• <b>We</b> cannot agree to the claim.</li> </ul> <p>In these circumstances, <b>We</b> may not continue to support the <b>Insured Person's</b> claim and will tell the <b>Insured Person</b> why in writing.</p> <p>If <b>You</b> make a claim under this policy which <b>You</b> subsequently discontinue due to <b>Your</b> own disinclination to proceed and without <b>Our</b> prior written approval, any <b>Costs</b> incurred to date will become <b>Your</b> own responsibility and will need to be repaid to <b>Us</b>.</p>
Conduct of Claim	<ol style="list-style-type: none"> <li>1. <b>You</b> shall at all times co-operate with <b>Us</b> and give to <b>Us</b> and the <b>Authorised Professional</b> evidence, documents and information of all material developments and shall attend upon the <b>Authorised Professional</b> and at <b>Court</b> hearings when so requested at <b>Your</b> own expense.</li> <li>2. <b>We</b> shall have direct access at all times to and shall be entitled to obtain from the <b>Authorised Professional</b> any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and <b>You</b> shall give any instructions to the <b>Authorised Professional</b> which may be required for this purpose. <b>You</b> or <b>Your Authorised Professional</b> shall notify <b>Us</b> immediately in writing of any offer or settlement and <b>You</b> must secure <b>Our</b> written agreement before accepting or declining any such offer.</li> <li>3. Failure to comply may mean the rejection of your <b>Claim</b>.</li> <li>4. <b>We</b> will not be bound by any promise or undertaking given by <b>You</b> to the <b>Authorised Professional</b> or other person without <b>Our</b> prior written agreement.</li> </ol>
Contracts (Rights of Third Parties) Act 1999	<p>Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.</p>
Cooling Off	<p><b>You</b> have the right to cancel this policy on the date of inception of the <b>Period of Insurance</b> or within the first fourteen (14) days from the purchase of the policy, whichever is the later. In the event that <b>You</b> invoke cancellation under this cooling off provision then all premium will be refunded to <b>You</b> (by the original payment method) and the policy will be cancelled ab initio – that is, no cover will have ever been in force and <b>You</b> shall have no rights to any indemnity under the policy at any time. After this period cancellation will be as per the cancellation clause.</p>
Due Care	<p><b>You</b> must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by <b>Us</b>.</p>
Fair Presentation of the Risk	<ol style="list-style-type: none"> <li>1. At inception and renewal of this policy and also whenever changes are made to it at <b>Your</b> request <b>You</b> must:       <ol style="list-style-type: none"> <li>1.1. disclose to <b>Us</b> all material facts in a clear and accessible manner; and</li> </ol> </li> </ol>

	<p>1.2. not misrepresent any material facts.</p> <p>2. If <b>You</b> do not comply with clause 1.1) of this condition and the non- disclosure or misrepresentation by <b>You</b> is proven by <b>Us</b> to be deliberate or reckless of this condition <b>We</b> may:</p> <p>2.1. avoid this policy which means that <b>We</b> will treat it as if it had never existed and refuse all claims in which case <b>We</b> will not return the premium paid by <b>You</b>; and</p> <p>2.2. recover from <b>You</b> any amount <b>We</b> have already paid for any claims including costs or expenses <b>We</b> have incurred.</p> <p>3. If <b>You</b> do not comply with clause 1.1) of this condition and the non- disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what <b>We</b> would have done if <b>We</b> had known about the facts which <b>You</b> failed to disclose or misrepresented:</p> <p>3.1. if <b>We</b> would not have provided <b>You</b> with any cover <b>We</b> will have the option to:</p> <ul style="list-style-type: none"> <li>• avoid the policy which means that <b>We</b> will treat it as if it had never existed and repay the premium paid; and</li> <li>• recover from <b>You</b> any amount <b>We</b> have already paid for any claims including costs or expenses <b>We</b> have incurred.</li> </ul> <p>3.2. if <b>We</b> would have applied different terms to the cover <b>We</b> will have the option to treat this policy as if those different terms apply. <b>We</b> may recover any payments made by <b>Us</b> on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied.</p> <p>If <b>We</b> would have charged <b>You</b> a higher premium for providing the cover <b>We</b> will charge <b>You</b> the additional premium which <b>You</b> must pay in full.</p>
Fraudulent Claims	<p>If <b>You</b> make a fraudulent claim under this policy then <b>We</b>:</p> <p>1. will not pay such fraudulent claim;</p> <p>2. may recover from <b>You</b> any sums that <b>We</b> paid <b>You</b> in respect of the claim; and</p> <p>3. may give <b>You</b> notice to terminate this policy with effect from the time of the fraudulent act.</p> <p>A fraudulent claim includes supporting a claim by fraudulent documents, devices or statements (whether or not the claim itself is genuine) and exaggerated claims.</p> <p>If <b>We</b> do terminate this policy then <b>We</b> will refuse all liability to <b>You</b> for claims under this policy occurring after the time of the fraudulent act; and <b>We</b> will not return any of the premium. Such termination of policy by <b>Us</b> will not affect the policy with respect to a claim occurring prior to the fraudulent act.</p>
Law	<p>This policy shall be governed by and construed in accordance with the Law of England and Wales</p>
Notices	<p>Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.</p>



Observance	<b>Our</b> liability to make any payment under this policy will be conditional on <b>You</b> and the Insured Contractor complying with the terms and conditions of this insurance.
Recovery of Costs	<p><b>You</b> should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay <b>You</b> all or any costs charges, fees, expenses or compensation <b>You</b> will do everything possible (subject to <b>Our</b> directions) to recover the money and hold it on <b>Our</b> behalf. If payment is made by instalments these will be paid to <b>Us</b> until <b>We</b> have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.</p> <p>If <b>You</b> make a claim under Sections 9, 10, 11 or 12 that is denied due to tax fraud or <b>Your</b> usage of a tax avoidance scheme then <b>We</b> reserve the right to recover all costs, charges, fees or expenses <b>We</b> have incurred with handling <b>Your</b> claim.</p>
Representation Claims Decision	<p><b>We</b> will take over and conduct in <b>Your</b> name the settlement of any claim. The <b>Authorised Professional</b> nominated and appointed by <b>Us</b> will act on <b>Your</b> behalf and <b>You</b> must accept <b>Our</b> nomination.</p> <p><b>You</b> may nominate <b>Your</b> own <b>Authorised Professional</b> whose name and address <b>You</b> must submit to <b>Us</b>. In selecting <b>Your Authorised Professional</b>, <b>You</b> shall have regard to the common law duty to minimise the cost for <b>Your</b> claim. Any dispute arising from this shall be referred to Arbitration in accordance with the policy Conditions.</p> <p>Where <b>You</b> have elected to use <b>Your</b> own nominated <b>Authorised Professional</b>, <b>You</b> will be responsible for any <b>Professional Fees</b> in excess of <b>Our Standard Professional Fees</b>.</p> <p>The decision to accept the <b>Insured Person's</b> claim will take into account the advice of the <b>Authorised Professional</b>, as well as <b>Our</b> own claims handlers. <b>We</b> may require, at the <b>Insured Person's</b> expense, an opinion of an expert or counsel on the merits of <b>Your</b> claim. If the claim is subsequently admitted the <b>Insured Person's Costs</b> in obtaining such an opinion and providing such advice will be reimbursed under this insurance.</p> <p><b>Your</b> claim will be accepted if all of the following apply:</p> <ul style="list-style-type: none"> <li>• The position has not been prejudiced.</li> <li>• <b>We</b> have assessed the <b>Insured Person's</b> claim and it has <b>Prospects of Success</b>.</li> <li>• The <b>Insured Event</b> and action required are covered by this insurance under the <b>Insured Events</b> section. The <b>Insured Event</b> must have happened within the <b>Territorial Limits</b> and during the <b>Period of Insurance</b>.</li> </ul> <p>After receiving the <b>Insured Person's</b> claim or during the course of it <b>We</b> may find:</p> <ul style="list-style-type: none"> <li>• The <b>Prospects of Success</b> are insufficient.</li> <li>• There is a more suitable course of action.</li> <li>• <b>We</b> cannot agree to the claim.</li> </ul> <p>In these circumstances, <b>We</b> may not continue to support the <b>Insured Person's</b> claim and will tell the <b>Insured Person</b> why in writing.</p> <p>If <b>You</b> make a claim under this policy which <b>You</b> subsequently discontinue due to <b>Your</b> own disinclination to proceed and without <b>Our</b> prior written approval, any <b>Costs</b> incurred to date will become <b>Your</b> own responsibility and will need to be repaid to <b>Us</b>.</p>

Sanctions	<b>We</b> shall not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose <b>Us</b> to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
Subrogation	Any claimant under this <b>Policy</b> shall, at <b>Our</b> request and expense, take or permit to be taken all necessary steps for <b>Us</b> to enforce any rights against any other party in <b>Your</b> or their name, following <b>Our</b> payment under the <b>Policy</b> . <b>We</b> may require <b>You</b> or them to carry out such actions before or after <b>We</b> make any admission of liability or payment of a claim.