

Summary of Cover

Office Insurance for Solicitors



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Introduction

Maven Underwriters

This policy is underwritten by Maven Underwriters. Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims handling authority on behalf of Insurers. Maven Underwriters is a trading name of Aon UK Limited which is authorised and regulated by the Financial Conduct Authority

Insurers

Aviva Insurance Limited. Subscription: 100% (All Sections)

This Summary of Cover is designed to highlight the main features and exclusions to help you decide if the policy meets your needs. If you require more detailed information please contact Aon UK Limited at the address shown in the covering letter.

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance specialist (or alternatively you can contact us at one of our claims handling offices)
 - » promptly, if an incident occurs that may lead to you making a claim
 - » immediately, in the event of a serious accident, loss or damage

Please provide as much information as possible about the claim, and your policy reference if available

- We recommend you check that the accident, loss or damage is covered by your policy. If you are in any doubt please consult your insurance specialist
- You should comply with the requirements for claim notification contained in the policy conditions, which detail your obligations and our rights in the event of a claim. If you are in any doubt please consult your insurance specialist
- You should carry out any emergency action to protect your property from further damage (e.g. turning off main services) or to make it waterproof or secure. We will be pleased to provide advice and assistance to find the right person or organisation to help you. If you do incur any charges please retain the bills as these may form part of your claim
- If emergency work has been completed on your own authority please contact us via your insurance specialist before permanent repairs begin
- Please do not dispose of damaged items before we have had the opportunity to inspect them
- You should report to the Police any loss or damage from theft, arson, malicious damage, or riot or civil commotion and obtain a crime book reference from them
- Please ensure that your responsibility for injury to someone or damage to their property is not discussed with or admitted to anyone else

- If an employee or someone else is holding you responsible for injury to them or for damage to their property then you should tell us promptly via your insurance specialist, and send any letters, writs or summons to us unanswered
- Our aim is to deal with your claim promptly and fairly. Depending on the type of claim and value involved we may:
 - » forward a claim form for you to complete and sign
 - » appoint an independent Loss Adjuster to deal with your claim
 - » arrange for one of our Claims staff to visit you
 - » reply to you via your insurance specialist by letter or by telephone

Claims Contacts

All Claims Except Legal Expenses

Maven Underwriters
Broadspire
Tempus
249 Midsummer Boulevard
Milton Keynes
MK9 1YA

Telephone Number: 01908 302202

Email Address: maven.claims@broadspiretpa.co.uk

Lines are open Monday to Friday

Legal Expenses Claims

If your policy contains Legal Expenses and you need to make a claim under this section the following claims handling office should be used:

Claims Department
Aviva Insurance Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Telephone: 0844 891 4282

Email: newclaims@das.co.uk

Lines are open Monday to Friday

Material damage

This section automatically includes contents with the option to insure buildings if you are responsible for insuring these.

Contents

(excluding computers and computer systems – see Computer section below)

“All risks” of physical loss or damage to office contents incorporating the following features of cover:

- Full theft cover including ‘Walk in/Walk out’ theft and employee collusion
- An automatic limit of 5% of the sum insured or £5,000 whichever is the lower applies for mobile telephones pagers, dictaphones and any other equipment used away from the premises
- Reinstatement as new (other than personal effects)
- Valuables held in probate or trust up to £10,000 per location kept in a safe or strongroom
- The personal property of partners and directors kept at the premises
- Sums insured automatically increased at 0.5% per month
- Replacement of locks on safes and doors following theft of keys from a building or vehicle
- Exhibition stands anywhere in the UK up to £25,000
- Automatic valuables limit of £50,000 or 20% of the contents sum insured whichever is the lowest whilst at the premises
- Wines and spirits
- Nameplates
- Theft damage to the premises
- Cover for office contents kept permanently at a partner’s or employee’s home – Limit £5,000
- Temporary Removal

Principal exclusions for contents

- Property in the open
- Portable equipment in an unattended vehicle unless the vehicle is locked, the property hidden from view, and there is evidence of a forced entry
- Property more specifically insured
- Atmospheric or any other gradually operating cause, wear and tear, market depreciation, faulty design

Buildings

Cover is available on an 'all risks' basis with an option to include subsidence, landslip and heave.

The policy will pay full rebuilding costs including:

- Architects' and surveyors' fees
- Legal charges
- Public authority requirements
- Debris removal costs
- Mitigation of Loss
- Mitigation of Environmental Impact

Additional features include:

- Automatic 0.5% per month increase to the sum insured over the period of insurance
- A valuation to check the adequacy of the buildings sum insured on certain properties. Please ask for details.
- Extension, alteration or refurbishment works up to £500,000 for which you are responsible

NOTE: The sum insured should represent the total rebuilding costs of the property. Allowance should be made for boundary walls, piping, cables, etc. Allowance for any VAT which may become payable on reconstruction following damage should be allowed and any fees incurred e.g. architects' and surveyors', legal charges, cost of debris removal and any public authority requirements.

Tenants' improvements

Cover is available for loss or damage to:

- Improvements made to your offices whether structural or interior decorations
- Landlord's fixtures and fittings for which you are responsible under the terms of your lease

Extension to the Material damage section

Claims preparation costs – Up to £50,000 third party costs cover for preparing, presentation, certification and/or verification of a claim resulting from loss by any cause (other than an excluded clause). This includes any material damage and/or business interruption claim greater than £50,000.

Loss of documents

This section is automatically included up to £50,000 per location (higher sums insured available on request). Costs and expenses incurred in replacing or reconstituting your:

- Law library
- Client files
- All other deeds and documents

which are destroyed, damaged, lost, stolen or mislaid anywhere in the world. Additional features include:

- Cover up to £50,000 any one consignment (or the sum insured if lower)
- Cover up to £10,000 any one package
- No average applied in view of the difficulty in assessing an adequate sum insured
- First loss cover; the sum insured can therefore represent the maximum loss at any one location
- The costs of an indemnity policy required as a result of a lost document – e.g. a defective title policy following loss of the title deeds – up to £10,000. Higher limits are available on request

Principal exclusions for Loss of documents

- Atmospheric or any other gradually operating cause, market depreciation, faulty design
- Value of the information contained within documents

NOTE: The insurance for computer based documents is for damage caused by a range of insurable events such as fire, malicious damage, storm, escape of water, impact and accidental damage. Cover excludes corruption of information on computer systems or loss caused by computer viruses.

Additional cover is available for computer based records under the Computer section within this contract.

Loss of rent

This section is automatically included up to £50,000 for an indemnity period of 12 months (higher amounts or longer indemnity periods are available on request).

Where the premises cannot be occupied as a result of damage by the risks insurable under the Material damage section, the terms of your lease (or the lease of your tenant if you let the property) may not include provision for payment of rent or service charges to cease.

Cover is available for:

- Rent paid or payable where premises are rented and/or
- Rental profit of any part of the premises let or sublet

Business interruption

This section is optional. Damage to the office or its contents could seriously disrupt business activities causing financial loss to the practice.

Cover is provided for loss of income and increased cost of working following insured damage to the buildings or contents.

Extensions of cover include:

- **Additional increases of costs of working** – additional expenses to keep the business running, in excess of the cover for loss of revenue – up to the sum insured
- **Book debts** – Money owed to you which cannot be collected following destruction of the practice records. Limit £500,000 or 10% of the revenue sum insured whichever is the lower. In order to assist with any possible future claim it is recommended that you keep a record of the total amount owed to you as at the end of each month and within 30 days of the end of each month deposit this record in a building other than that in which the original records are kept.
- **Failure of the electricity, gas or water supply** at the premises from any of the risks insured by the policy (excluding the deliberate withholding of supply and excluding any such failure of less than 30 minutes)
- **Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide.**
- **Failure of telecommunications service** (excluding any such failure of less than four hours) – Limit £50,000
- **Food Safety Act** – Provides up to £50,000 cover for loss of revenue following confiscation of food under Section 9 of the Food Safety Act

- **Professional accountants' charges**
- **National lottery** – additional costs to replace staff who have left your employment as a result of a win on:
 - i. National lottery
 - ii. Football pools
 - iii. Premium Bonds

Subject to a minimum of three resignations within 14 days of the win.
Limit £25,000 any one occurrence. The maximum indemnity period is 1 month

- Automatic 0.417% increase to sum insured over period of insurance

NOTE: The maximum indemnity period is the time beginning with the time of the damage and ending not exceeding 12 months thereafter (longer indemnity periods of 24 or 36 months are available).

You should remember that a claim could occur towards the end of the period of insurance – when setting the sum insured, therefore, allowance for any growth in your anticipated revenue should be made.

Additional cover is available for increased costs of working under the Computer section of this contract.

Loss of money

Loss of business money is included automatically up to the following limits:

- Non-negotiable money – £500,000
- All other money:
 - In transit, in a bank night safe and on the premises during business hours – £7,500
 - In a safe or strongroom out of office hours – £5,000
 - At the home of partners, directors or staff – £1,000
 - Uncrossed bankers drafts in transit – £25,000
 - Misappropriation discovered within seven days – £10,000

Higher limits can be arranged on request.

Extensions include:

- Damage to safes
- Professional accountants' charges – Limit £5,000
- Misuse of company credit cards – £1,000 any one period of insurance
- Loss of share certificates – £25,000
- Third party Telecommunications and Public Utilities fraud – £100,000 any one period of insurance

Personal accident

Cover automatically provides for the following benefits following death or injury as a result of work-related assault for partners, directors and employees:

- Death, loss of one or both eyes or one or more limbs **£50,000**
- Permanent total disablement **£50,000**
- Temporary total disablement **£100 per week***
- Temporary partial disablement **£50 per week***

** for a period not exceeding 104 weeks in all.*

The policy can be extended to provide cover for partners, directors and staff against other personal injury arising out of the course of employment in the business (including commuting). The level of benefit payable can be selected to suit your own requirements based on multiples of the following units of cover:

- Death, loss of one or both eyes or one or more limbs £20,000
- Permanent total disablement £20,000
- Temporary total disablement £100 per week for up to two years
- Temporary partial disablement £40 per week for up to two years

Principal exclusions for personal accident

- Any accident occurring outside any member country of the EU (personal assault only)
- Persons below 16 years of age and above 70 years of age
- The following activities:
 - » Aqualung diving
 - » Flying (except as a fare-paying passenger)
 - » Hang-gliding or parachuting
 - » Hunting on horseback, polo, show-jumping or steeple chasing
 - » Driving, riding or sailing in any kind of race
 - » Riding motor cycles or motor scooters as a driver or passenger
 - » Winter sports other than curling or ice-skating
 - » Football other than Amateur Association or rugby football
 - » Mountaineering, cliff or rock climbing, abseiling, subterranean or elastic rope sports or activities
 - » Any pursuit or activity involving personal danger or hazard
 - » Playing in any sport professionally
 - » Service in the Armed Forces

Liabilities

Cover automatically includes:

- **Employers' liability**
Legal liability of the insured for accidents to or illness of employees sustained in the course of their employment
Limit £10,000,000 any one claim including legal costs and expenses (£5,000,000 for terrorist-related claims)
- **Public liability**
Legal liability of the insured for accidental bodily injury to third parties or damage to their property
Limit £10,000,000 any one claim plus legal costs and expenses
- **Products liability**
Legal liability of the insured for accidental bodily injury to third parties or damage to their property caused by goods sold or supplied
Limit £10,000,000 any one period of insurance plus legal costs and expenses Higher limits of indemnity can be arranged on request

- **Prosecution defence costs**

Legal costs and expenses incurred in defending a prosecution for a breach of:

- i. The Health and Safety at Work etc. Act 1974
- ii. Part ii of the Consumer Protection Act 1987
- iii. The Food Safety Act 1990

Features include:

- **Computer virus**

Cover is provided for your legal liability to pay damages or legal costs arising from the inadvertent spread of computer viruses from your computer system up to £25,000 in any one period of insurance. Cover does not include viruses created by your employees or on a global scale

- **Pollution clean-up costs**

Covers your legal liability for action ordered by a regulatory authority arising from pollution or contamination to land in connection with the business. This includes reimbursement costs where clean-up action has been conducted by the regulatory authority. The limit is £1,000,000 in total for all incidents during the period of insurance. You shall be liable for 10% of the cost of any claim subject to a minimum contribution of £2,500.

- **Advertising liability**

Covers your legal liability arising out of the business for issues such as libel, slander, defamation etc. committed in any advertisement, publicity article, broadcast or telecast. The limit is £500,000 in total for all incidents during the period of insurance.

Principal exclusions for legal liabilities

- Liability arising solely out of the terms of any agreement
- Liability arising out of wrongful advice or specification
- Liability arising out of off-shore visits
- Liability arising out of damage to data

Glass

This section is automatically included. Full replacement cover is automatically provided for accidental breakage of:

- All fixed glass and mirrors including lettering and alarm foil
- Sanitary fixtures and fittings
- Signs

Cover also includes the cost of boarding up and repairs to frames. A 24-hour freephone emergency glass replacement service is provided.

Fidelity guarantee

This section is automatically included and covers loss of money or property belonging to the practice as a result of dishonesty by an employee or salaried partner or Equity Partner and/or Limited Liability Partner up to £25,000.

Cover can be extended to include Third party computer fraud and funds transfer fraud – cover against losses belonging to the practice due to computer fraud, funds transfer fraud and forgery of cheques carried out by third parties up to £25,000 during any one period of insurance

Emergency helplines

Professional help may be needed at any time – day or night. Which is why all our policyholders will be able to use the following helplines:

- 24-hour emergency repair services by Evander

Evander provides a rapid glass replacement service. Provided by Aviva Insurance Limited, the policy also includes helplines which offer advice on tax matters and Eurolaw commercial legal advice.

Computers

This section is optional. 'All risks' of loss of or damage to the computer installation, ancillary equipment, computerised telephone systems and data carrying materials. The policy provides for reinstatement as new, or with equipment of the nearest higher specification available.

The cover includes:

- Full theft cover including 'Walk in/Walk out' theft
- Automatic cover for additions to the computer installation up to £250,000 for each location and £150,000 at locations not yet advised to us
- The cost of increased rental, hire or lease charges for any damaged equipment re- placed under the policy up to £25,000
- Full breakdown cover – cover is no longer subject to requirement of a maintenance contract
- Virus, hacking and denial of service attack cover up to £100,000 for each loss
- Virus Seek and Destroy costs – up to £10,000
- WEEE Directive – costs incurred in complying with the Waste Electrical and Electronic Equipment Directive for the disposal of electronic equipment, subject to a limit of £25,000 for each loss
- Costs of modifying hardware or replacing records, where undamaged records are incompatible with replacement equipment provided under the policy

Limit £100,000 or 10% of the sum insured whichever is the less

Increased cost of working

Increased costs incurred following loss of or damage to computer equipment, including breakdown.

The cover includes:

- The cost of hiring alternative computer equipment or computer time
- Overtime payments and salaries of additional staff
- The cost of temporarily reverting to a manual system
- Failure of the public electricity supply exceeding 30 minutes
- Failure of public telecommunications network exceeding eight hours
- Automatic limit £75,000. Increased limits are available

Reinstatement of data

- The costs of recompiling or re-recording information on computers or data carrying materials following loss of or damage to equipment, including breakdown

The cover includes:

- Accidental or malicious erasure of data
- Investigation costs incurred in retrieving data from damaged property
- Automatic limit £50,000. Increased limits are available

Regarding the risk covered by Increased cost of working and Reinstatement of data it is recommended that you:

- Maintain a minimum of two generations of verified back-up computer records taken at intervals no less frequent than 48 hours.
- Take all reasonable precautions in storing data carrying materials and retain at least one duplicate copy of computer records away from the premises.
- Observe manufacturers' and/or suppliers' recommendations for the use safeguarding and security of data carrying materials and information thereon.

Principal exclusions for computers

- Wear and tear, wearing away or wearing out, gradual deterioration, rust, oxidation, corrosion or erosion
- Loss of or damage to equipment loaned or hired out

Conveyancing, probate & insolvency insurance

With the exception of the automatic cover mentioned below for 'Failure to insure', this section is optional. Where damage occurs following an insured event to buildings during conveyance, probate or insolvency, problems can arise if inadequate insurance is in force. If the practice is held responsible, cover may

be provided by your Professional Indemnity arrangements but subject to a claims deductible. The goodwill of a valuable client may also be lost.

This section provides protection for a practice and its clients in such circumstances. The principal areas of cover are as follows:

Conveyancing

Insurance is provided for the buildings of private dwellings, shops and offices of standard construction. Cover is contingent only, the practice must arrange specific insurance where it is clear a property is not insured.

Insurance is provided where loss occurs and where:

- i. there is no other insurance in force on the property or
- ii. the sum insured or risks covered under another insurance are inadequate to cover the replacement or repairs required

The period of cover under each basis is from exchange of contracts until completion. Cover continues for up to three months following completion where the practice is responsible for the failure to insure.

The options for cover are:

Failure to insure

- Loss due to an oversight or inadvertence by the practice only
- Cover automatically provided for £250,000

Full cover

- Loss due to an oversight or inadvertence of the practice or client, or for any other accidental reason. Cover includes private dwellings where the practice is acting as or for an executor, administrator or in connection with a receivership, liquidation or bankruptcy for up to three months from assuming such duties

Full cover and seller's responsibility

- **Seller's insurance** – buildings cover between exchange and completion even though responsibility lies with the seller (available for private dwelling houses only)
- **Bridging finance** – where damage occurs between exchange and completion, the cost of bridging finance until the property is repaired or replaced. A seller may be contracted to buy a property but the purchaser of the property may with- draw due to the damage
- **Alternative accommodation** – where damage occurs to a property being purchased between exchange and completion, the cost of alternative accommodation until the property can be occupied

Conveyancing options

The following extensions can be added to the full cover basis:

- Private dwellings of non-standard construction
- Guest houses, hotels and public houses, each with no more than 12 bedrooms
- Other commercial properties

Probate and insolvency

Annual insurance can be provided for buildings and/or contents or any private dwelling where the practice is acting:

- as or for an executor or administrator or
- in connection with a receivership, liquidation or bankruptcy

The period of cover is from the date of death (executors) or appointment (otherwise) until 12 months thereafter, or ending of the responsibility whichever occurs first.

Unlike insurance under the Conveyancing section there is no onus on the practice to arrange more specific insurance where a property is known to be uninsured.

Limits available: Buildings £150,000 or £250,000. Contents £10,000 or £20,000

General information

Standard construction means built mainly of brick, stone and/or concrete, and roofed with concrete, slates, tiles, asphalt, metal sheeting and/or bituminous roofing felt.

Buildings and contents are covered for insured events on a similar basis to that provided by a standard household policy. Special terms apply to unoccupied property.

At the request of the Insured Property Owner's liability insurance is provided. Limit of indemnity: £1,000,000 any one claim plus legal costs and expenses.

Legal expenses

This section is automatically included offering cover for the following:

- Employment disputes compensation awards and service occupancy
- Legal defence
- Property protection
- Bodily injury
- Tax protection

This cover is arranged in conjunction with Aviva Insurance Limited. Limit £250,000. Higher limits are available.

Principal exclusions for legal expenses

- Costs and expenses incurred before Aviva Insurance Limited's written acceptance of a claim
- Claims reported more than 180 days after the date you should have known about the incident
- Events happening before the policy starts

Equipment breakdown

This section, which is automatically provided where you have selected Material damage (Section 1) gives you cover for a wide range of equipment in the event of breakdown. If you choose the Business interruption cover (Section 4) under this policy your business losses following a breakdown of the equipment are included.

The covered equipment:

- Lifts, central heating or air conditioning systems
- Boilers are covered for breakdown and explosion
- Security and sound systems

Limit £5,000,000 in any one period of insurance.

Additional features include:

- **Expediting expenses**
'Expediting costs' to speed up repair or replacement and in making temporary repairs – subject to a limit of £15,000 any one period of insurance.
- **Loss avoidance**
Costs incurred in taking exceptional measures to prevent or reduce a loss – subject to a limit of £5,000 any one period of insurance

- **Business interruption**

Loss of income and other costs following the breakdown of equipment – subject to a limit of £30,000 any one period of insurance (or, if less, the general sum insured under the Business interruption section).

Note. claims arising from the need to reconstruct or re-input data or programs are excluded from this extension.

Principal exclusions for Equipment breakdown

- Computer equipment (see Computer section)
- excluding in private dwellings, kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
- excluding anything manufactured by you for sale
- excluding breakdown caused by computer viruses or hacking
- excluding wear and tear, although resultant loss is not excluded
- excluding the first £250 of each and every claim

Exclusions that apply on a general basis

- War and similar risks
- Terrorism except where cover is specifically provided. Cover for Material damage and Business interruption is available on request, subject to payment of an additional premium

NOTE: In respect of private dwelling houses (but not blocks of flats) insured under Section 12 Conveyancing, cover is provided for terrorism risks excluding terrorist contamination

Excesses

In respect of theft or any attempted theft involving loss of or damage to computers, word processors and peripheral equipment:

- £100 for portable computer equipment
- £100 for premises where an intruder alarm system is operative at the time of loss and is installed and maintained by a UKAS approved contractor and where the signalling is to the alarm company's central station, or
- £250 for premises where such an alarm is operative but where the alarm is not signalled to the alarm company's central station, or
- £250 for premises where there is no such alarm system operative

In respect of buildings and tenants' improvements:

- £1,000 in respect of any one loss by subsidence, ground heave and landslip
- £100 in respect of any other occurrence
- £100 any one occurrence in respect of contents, glass and any other computer loss not described above
- £50 any one occurrence in respect of personal effects losses

Security requirements

The following minimum standard of security must be implemented within six weeks of the inception of your policy in order for theft cover to be fully operative unless we agree otherwise.

External doors

NOTE: An external door for the purpose of this requirement includes any door which connects that part of the premises occupied by the insured to the remainder of the premises

All external doors (other than fire exits designated as such by the fire authority) must be fitted with:

- i. Single doors (other than aluminium and UPVC framed doors – see below)
a mortice deadlock or closed shackle padlock which has five or more levers or a mortice deadlock of five or more retainers in conjunction with a matching boxed striking plate
- ii. Double leaf doors (other than aluminium and UPVC framed doors – see below)

Either

to the first opening leaf – a mortice deadlock of five or more levers or a mortice deadlock of five or more retainers in conjunction with a matching boxed striking plate to the second leaf – two concealed flush bolts sited at the top and bottom of the closing edge or alternatively two mortice rack bolts sited so that they locate into the door frame or floor when “thrown”

Or

a good quality closed shackle padlock of five or more levers together with a matching locking bar or in the case of the padlock being sited internally an open shackle may be used

NOTE: It is permissible in respect of internal doors in multi-tenanted buildings giving access to that part of the building not occupied by you for the first leaf to be fitted with a proprietary mortice deadlock or cylinder rim deadlatch plus two mortice rack bolts and on the second leaf a further rack bolt, all rack bolts to be sited at the top and bottom so that they locate into the door frame or floor when ‘thrown’.

- iii. Aluminium and UPVC framed doors
The standard mortice deadlocks fitted to aluminium and UPVC framed double glazed doors are deemed to be satisfactory provided that in the case of double leafed doors concealed flush bolts and/or mortice rack bolts are fitted to the second leaf
- iv. All outward opening doors including designated fire exit doors. In addition to the above all outward opening doors with exposed hinges must be fitted with hinge bolts at approximately one-third and two-thirds distance from the base level

Windows

- i. All ground floor and basement opening metal or timber framed casement or sash windows, basement lights and opening windows and skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes must be secured by key operated window locks or screwed/bolted closed unless protected by solid steel bars, grills, lockable gates, expanded metal weld mesh or internal wooden shutters secured by a metal bar placed centrally across the full width of the window
- ii. Integral key operated window locks fitted to double glazed sealed windows are deemed to be satisfactory
- iii. Window stops in sash windows are deemed to be satisfactory provided the restricted opening is no greater than 100mm
- iv. Windows of sealed or double glazed units or where secondary double glazing is fitted must still be secured as above

General conditions

- i. If any door lock needs to be replaced to conform with the above requirements it should conform to BS3621:1980 specification for thief-resistant locks
- ii. All keys to window locks must not be kept in the lock or on display

Underwriter and Insurer details

This product is underwritten by Maven Underwriters (Maven) a Managing General agent operating under a delegated underwriting and claims authority on behalf of Insurers (referred to as 'the insurers'). Maven Underwriters is a trading name of Aon UK Limited which is authorised and regulated by the FCA

The Insurers:

Aviva Insurance Limited.

Subscription: 100%

Registered in Scotland No 2116.

(All Sections)

Registered Office Pitheavlis Perth Scotland PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Insurers are UK based and operate within the jurisdiction of English Law.

The liability of each of the insurers is limited to the percentage shown against their name.

How do I make a complaint?

Please direct all complaints to:

Maven Underwriters
The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AN

Tel: 01737 783740

Fax: 01737 783709

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

0800 023 4567 (free from landlines) or

0300 123 9123 (free from most mobile phones)

Email:
Complaint.info@financial-ombudsman.org.uk

Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if the Insurers were unable to meet their liabilities?

The Insurers contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Law Applicable

The appropriate law as set out below will apply unless the Insured and The Insurers agree otherwise;

- a. The law applying in that part of the United Kingdom, Channel Islands or the Isle of Man in which the Insured normally lives or (if applicable) the first named Insured normally lives; or
- b. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or the Isle of Man where it has its principal place of business; or
- c. Should neither of the above be applicable , the law of England and Wales will apply

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Customers with Disabilities

This Summary of Cover and other associated documentation is also available in large print, audio and Braille. If you require any of these formats please contact us



Maven

The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AN

Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims authority on behalf of Insurers. Maven Underwriters is a trading name of Aon UK Limited and is authorised and regulated by the Financial Conduct Authority.

Aon UK Limited is authorised and regulated by the Financial Conduct Authority.

Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN.

Registered No: 210725

FCA registration No. 310451.

SBV3 01.01.2019

Aviva Insurance Limited,
Registered in Scotland No 2116.
Registered Office Pitheavlis Perth Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.