



MARKEL



Umbrella Combined Insurance Package Schedule

You should read this Schedule in conjunction with Your Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

Policy Number: SC1930C240AR/I/56351714

Your Details

Insured: **Clarity Umbrella Ltd**

Address: 2, Appletree Barns
Folly Lane
Copdock
Ipswich
IP8 3JQ

Business: 1.Specialist Services to Freelance Contractors

2.IT and Engineering Contractors and other professions and trades (other than excluded Categories as detailed in the policy wording)

Your Policy Dates

Period of Insurance: From: 13th October 2024
To: 12th October 2025

(both dates inclusive and any subsequent period for which a premium is accepted by the underwriter)

Reason for Issue: Renewal

Liabilities Insurance

Section 1

Professional Indemnity	Included	
Limit of Indemnity any one Claim including Defence Costs:		£5,000,000
Your Excess each and every Claim :		£500
Your Excess increases to £1,000 for Claims made against the Company		

Section 2

Employers' Liability	Included	
Limit of Indemnity any one occurrence (Onshore):		£10,000,000
Limit of Indemnity any one occurrence (Offshore):		£5,000,000
Limit of Indemnity any one occurrence (Terrorism):		£5,000,000

Section 3

Public Liability	Included	
Limit of Indemnity any one occurrence :		£5,000,000
Products Liability	Included	
Limit of Indemnity any one occurrence and in the aggregate in any one period of insurance		£1,000,000
Your Excess each and every occurrence in respect of Damage only:		£0



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Management Protection

I. Directors & Officers Liability	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£ nil
II. Corporate Liability	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£ nil
III. Employment Practices Liability <i>(For internal staff)</i>	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£5,000

Additional Terms and Conditions

Offshore Work

Excluded

Allied Health Professionals

Notwithstanding Exclusion 16; the Underwriters will indemnify the Assured in respect of any claim or loss alleging death or bodily injury to any person or physical loss or damage to property arising from treatment by Allied Health Professionals.

"Allied Health Professionals" shall mean Art Therapists, Drama Therapist, Music Therapist, Chiropodists or Podiatrists, Foot care Assistants, Dietitian, Dietetic Assistant, Orthoptist, Occupational Therapist, Occupational Therapy Assistant, Rehabilitation Assistant, Technical Instructor, Physiotherapists, Physiotherapy Assistant, Prosthetist, Orthotist, Limited Orthotic Practitioners, Psychologist, Clinical Psychologist, Health Psychologist, Counselling Psychologist, Forensic Psychologist, Psychotherapist, Speech and Language Therapist, Speech and Language Therapy Assistant."

Jurisdiction Limits

Worldwide excluding claims first brought in USA/Canada

Applicable Courts

The Policy is subject to the law of England and Wales and will be interpreted accordingly and each party agrees to submit to the exclusive jurisdiction of the English Courts.

Insurers Standard Policy Wording

In addition to the specific terms of your policy, the policy is also subject to the standard terms and conditions. Not all 'standard' policy exclusions, endorsements and conditions are specified in the quotation schedule or our report so it is important that you are also aware of terms and conditions in your policy as non-compliance could mean that a claim is repudiated in the event of a loss.

If you are ever in any doubt with regard to any aspect of the policy wording, no matter how small, please raise this with us as soon as possible.

The policy wording is being provided to you by separate e-mail. A hard copy is of course available on request.

Information Seen By Underwriters

Proposal form dated 12th August 2024.

Subjectivity

Subject always to the policy cover, terms, conditions and Exclusions

What is not covered

your operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or your breach of any legislation or regulation related to these activities unless arising directly from the breach of a duty of care by anyone supplied to a

client by you under contract;

your liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation;

Retro Date

Insurers will not make any payment for any claim made against the Insured arising from Business Activities performed prior to 17th September 2019.

It is noted that this Certificate will continue to provide past liability cover for contractors in respect of claims arising from contracts previously insured hereunder

Geographical Limits

Worldwide excluding USA/Canada
