

Professions and Specialty Commercial – Endorsement

IMPORTANT NOTICE: CHANGES TO YOUR POLICY DUE TO BREXIT

As a result of the likely departure of the United Kingdom from the European Union (Brexit), **we** have had to make some changes to how **our** policies are underwritten from 1st January 2019.

Please note that the changes referred to in this notice do not affect the cover provided under the policy.

Previously **our** policies were underwritten by Hiscox Underwriting Ltd (HUL) as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox Insurance Company Limited (HIC), although some sections were insured by other insurers, as detailed on the schedule.

As a result of Brexit, sections of **our** policies that were previously insured by HIC are now insured by Hiscox SA (HSA) directly. HUL will no longer act as intermediary. HSA is an insurance company in the Hiscox group, domiciled and regulated in Luxembourg.

As a result of the change of insurer from HIC to HSA, **we** have had to make a number of changes to the way in which **our** policies are administered, including how complaints are dealt with.

In order to reflect these changes, the following amendments are made to **your policy**, including the schedule:

	Amended to read:
References to Hiscox Insurance Company Limited:	Hiscox SA
Address:	Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG Local branch office: Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND Website: https://Hiscox.ie
Company number:	Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg): registration number B217018 Hiscox SA (Irish branch): Registered in Republic of Ireland with Companies Registration Office: company number 908764
Regulator:	Hiscox SA is subject to the supervision of the Commissariat aux Assurances Local branch regulator: Central Bank of Ireland
Signatory:	Richard O'Dwyer Managing Director, Hiscox SA (Irish branch)
Contact number and email address for Customer Relations	Customer relations: customerrelations.ireland@hiscox.com +353 1 238 1810
Contact numbers and email addresses for Claims	Liability claims: liabilityclaims.ireland@hiscox.com +353 1 238 1811 Commercial property claims: commercialpropertyclaims.ireland@hiscox.com +353 1 238 1812

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Complaints:	<p>Customer Relations Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND</p> <p>or by telephone on +353 1 238 1810 or +353 1800 901 903 (free toll number), or by email at customerrelations.ireland@hiscox.com.</p>
Complaints (regulator):	<p>If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.</p> <p>The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolves complaints with pensions providers and regulated financial services providers.</p> <p>Contact details: Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29</p> <p>Phone: +353 1 567 7000 Email: info@fspo.ie Web: www.fspo.ie</p> <p>If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: http://ec.europa.eu/odr.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: caa@caa.lu</p> <p>Insurance Ombudsman ACA, 12, rue Erasme, L - 1468 Luxembourg LUXEMBOURG Phone: +352 44 21 44 1 Fax: +352 44-02-89 e-mail: mediateur@aca.lu</p>
In addition, any references to Hiscox Underwriting Ltd in your policy are removed.	

The General terms and conditions and the following terms and conditions all apply to this section. Cover under this section is given on an each and every claim or loss basis unless otherwise specified.

Special definitions for this section

Advertising	Advertising, publicity, or promotion in or of your products or services, including social media and online.
Applicable courts	The courts of competent jurisdiction in those countries stated as the applicable courts in the schedule.
Business activity	The activities stated in the schedule, which you perform in the course of your business .
Claim	Any written assertion of liability or any written demand for financial compensation or injunctive relief first made against you within the applicable courts .
Client	Any person or entity with whom you have contracted to provide services or deliverables that expressly fall within your business activity .
Defence costs	All reasonable and necessary lawyers' and experts' fees and legal costs incurred with our prior written agreement in investigating, settling, defending, appealing or defending an appeal against a covered claim but not including any overhead costs, general business expenses, salaries, or wages incurred by you or any other person or entity entitled to coverage under this section.
Employee	An individual performing employment duties solely on your behalf in the ordinary course of your business activity and who is subject to your sole control and direction and to whom you supply the instruments and place of work necessary to perform such business activity . You and your sub-contractors and self-employed freelancers will not be treated as employees under this section.
Loss	Any financial harm caused to your business .
Personal data	<ol style="list-style-type: none">1. Any data relating to a living individual who can be identified from that data; or2. any sensitive personal data as defined in the Data Protection Act 1998 or any similar or successor legislation.
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
Potential claim	Anything likely to lead to a claim covered under this section.
Retroactive date	The date shown as the retroactive date in the schedule. For any subsidiary acquired by you during the period of insurance the retroactive date will be the date of acquisition.
Subsidiary	An entity: <ol style="list-style-type: none">1. that has been identified in your proposal for this policy and of which you own more than 50% of the book value of the assets or of the outstanding voting rights as of the first day of the period of insurance; or2. which you acquire during the period of insurance where the turnover at the date of acquisition is less than 20% of your turnover and the acquired entity's business activity is the same as yours.
Venue	Premises or parts thereof used by you in the course of your business activity for the holding of events whether or not the same is contracted for or on behalf of your client .
You/your	Also includes: <ol style="list-style-type: none">1. any person who was, is or during the period of insurance becomes your partner, director, trustee, in-house counsel or senior manager in actual control of your operations; and2. any subsidiary, including any person who was, is or during the period of insurance becomes the partner, director, trustee or in-house counsel of any subsidiary or any senior manager in actual control of its operations.

What is covered

Claims against you

If during the **period of insurance**, and as a result of **your business activity** or **advertising** on or after the **retroactive date** within the **geographical limits**, any party brings a **claim** against **you** for any actual or alleged:

- | | |
|------------------------------------|---|
| Breach of contract | 1. breach of any contract between you and your client , where the claim is brought by your client ; |
| Intellectual property infringement | 2. intellectual property infringement (but not any patent infringement or trade secret misappropriation), including but not limited to: <ul style="list-style-type: none">a. infringement of copyright, trademark, trademark dilution, trade dress, publicity rights, moral rights or design rights;b. cyber-squatting violations;c. any act of passing-off;d. misappropriation of formats, characters, trade names, character names, titles, plots, musical compositions, voices, slogans, graphic material or artwork; |
| Negligence | 3. negligence or breach of any duty to use reasonable care and skill, including but not limited to negligent misrepresentation or negligent loss of or damage to any third-party document, data or information for which you are responsible; |
| Breach of confidentiality | 4. breach of any duty of confidence, invasion of privacy, or violation of any other legal protections for personal information; |
| Defamation | 5. defamation, including but not limited to libel, slander, trade libel, product disparagement, or malicious falsehood, or any claim for emotional distress or outrage based on harm to the character or reputation of any person or entity; |
| Dishonesty | 6. dishonesty of employees or sub-contractors or self-employed freelancers directly contracted to you or under your supervision; |
| Breach of licence | 7. breach of a licence you have acquired to use a third-party's trademark and/or copyrighted material, but only to the extent your use inadvertently exceeds express limitations in the licence regarding the territory, duration, or media in which the material may be used and only if such breach is asserted in conjunction with and based on the same factual allegations as a claim for infringement of intellectual property rights in 2. above; |
| Civil liability | 8. any other civil liability, |

unless excluded under **What is not covered** below, **we** will pay the amount agreed by **you** and **us** through good faith negotiation, mediation or some other form of alternative dispute resolution to settle a **claim** or the amount to satisfy a judgment or arbitration award against **you** including any judgment or award ordering the payment of claimants' lawyers' fees and costs.

We will also pay **defence costs**, but **we** will not pay costs for any part of a **claim** not covered by this section.

Sub-contractors or self-employed freelancers

We will indemnify **you** against any **claim** falling within the scope of **What is covered**, Claims against you, which is brought as a result of **business activity** undertaken on **your** behalf by any sub-contractor or self-employed freelancer.

Network security and personal data events

We will also indemnify **you** if, during the **period of insurance** and as a result of **your business activity** or **advertising** on or after the **retroactive date**, a **claim** is first made against **you** for any actual or alleged:

1. transmission of malicious software including, but not limited to, a computer virus, worm, logic bomb or trojan horse;
2. denial of service attack against a third-party;
3. unauthorised acquisition, access, use, or disclosure of **personal data** or confidential corporate information that is held or transmitted in any form; or
4. prevention of authorised electronic access to any computer system, **personal data** or confidential corporate information.

Professional indemnity for event organisers

Policy wording

Payments toward your outstanding fees

If:

1. **your client** has reasonable grounds for being dissatisfied with the work **you** have done or which has been done on **your** behalf and refuses to pay for any or all of it, including amounts **you** legally owe to sub-contractors or self-employed freelancers at the date of the refusal;
2. **your client** threatens to bring a **claim** against **you** for more than the amount owed; and
3. **we** believe that it may be possible to settle the dispute with the **client** by **your** agreeing not to press for the disputed amount,

we may pay **you** the amount owed to **you** over and above the **excess**. If **we** do, **you** must agree not to press **your client** for the disputed amount.

Alternatively, if it is not possible to reach agreement with the **client** on this basis but **we** still believe that by not pressing for the disputed amount **you** will avoid a legitimate **claim** or counterclaim for a greater amount, **we** may pay the amount owed to **you** at that time, over and above the **excess**.

If a **claim** is still brought, **we** will deal with it but **our** total payment, including what **we** have already paid **you** or on **your** behalf, will not exceed the applicable limit of indemnity in the schedule. **You** must return the amount **we** have paid if **you** eventually recover the debt, less **your** reasonable expenses.

Once **we** agree to make any payment above, **you** will assign to **us** such rights as **you** have in relation to the amounts owed to **you**.

We will not make any payment for any money owed to **you** if the **claim** or threatened **claim**, or part of the **claim** or threatened **claim**, is not covered by this section.

Claims against principals and venue owners/operators

If, in the performance of **your business activity** on or after the **retroactive date**, any party brings a **claim**, which falls within the scope of **What is covered**, Claims against you, against a **client** or **venue** owner or operator and **you** are liable for that **claim**, **we** will treat such **claim** as if made against **you** and make the same payment to such **client** or **venue** owner or operator that **we** would have made to **you**, provided that:

- a. **you** are obliged under a written contract to indemnify the **client** or **venue** owner or operator; and
- b. the **client** or **venue** owner or operator:
 - i. has not, in **our** reasonable opinion, caused or contributed to the **claim** against them;
 - ii. accepts that **we** can control the **claim's** defence and settlement in accordance with the terms of this section;
 - iii. has not admitted liability or prejudiced the defence of the **claim** before **we** are notified of it; and
 - iv. gives **us** the information and co-operation **we** reasonably require for dealing with the **claim**.

Your own losses

Losses from dishonesty

If during the **period of insurance**, and in the performance of **your business activity** within the **geographical limits**, **you** discover a loss from the dishonesty of **your employees**, sub-contractors or self-employed freelancers directly contracted to **you** and under **your** supervision, where there was a clear intention to cause **you** loss or damage and to obtain a personal financial gain over and above any salary, bonus or commission, **we** will indemnify **you** against **your** direct financial loss, provided the loss was suffered on or after the **retroactive date**.

Loss of documents

If during the **period of insurance** any document, information or data of **yours** which is necessary for the performance of **your business activity** is lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it. The most **we** will pay for the total of all such expenses is the relevant amount in the schedule.

Acting outside your authority

If a **client** refuses to pay for media space that **you** are legally committed to pay for in the performance of **your business activity**, **we** will pay the amount **you** are committed to pay which **you** satisfy **us** cannot legally be recovered from **your client**. **We** will only do this provided:

Professional indemnity for event organisers

Policy wording

Payments toward your rectification costs

- a. the **client** is not liable to **you**;
- b. **you** made this commitment in good faith in the belief that **you** had **your client's** authority to do so; and
- c. **you** have taken all reasonable steps to reduce **your loss**.

If **you** become aware of a **potential claim** with or without your **client's** knowledge, which directly arises from an act, error or omission occurring during the course of **your business activity**, then **we** will pay any reasonable and necessary costs exceeding the amount of the **excess** that **you** incur during the **period of insurance** (excluding **your** lost profits, management costs, mark-up, liability for taxes, or any measure of lost business) to rectify that error provided **you**:

- a. notify **us** of the error as soon as practicable;
- b. satisfy **us** that a future **claim** would likely result from that error if not rectified;
- c. satisfy **us** that such future **claim** would likely be covered under this **policy** and involve a demand for damages greater than the cost of rectifying the error; and
- d. obtain **our** prior written agreement before incurring such rectification costs, or incur such costs within ten days of first learning of the error and later provide **us** with all information and documentation that **we** require to support the rectification costs **you** have incurred and the actions **you** have taken.

If subsequently a **claim** is still made against **you** following **our** payment of these rectification costs then these payments will be deducted from the amount **we** will pay toward resolution of that **claim** as well as the remaining **limit of indemnity** available for that **claim**.

Additional cover

Court attendance compensation

If any person within the definition of **you**, or any **employee** of **yours**, has to attend court as a witness in connection with a **claim** against **you** covered under this section, **we** will pay **you** the amount shown in the schedule as compensation for each day or part of a day that their attendance is required by **us**. The most **we** will pay for the total of all court attendances is the amount shown in the schedule.

What is not covered

Insufficient resources	A. We will not make any payment for any claim or loss or part of any claim or loss directly or indirectly due to:
Injury	1. your failure to take all reasonable steps to ensure that you have sufficient technical, logistical and financial resources to perform a contract.
Property damage	2. any death of or any bodily or mental injury or disease suffered or alleged to be suffered by anyone, unless arising directly from your breach of a duty of care in the performance of a business activity .
Government investigation/enforcement	3. loss, damage or destruction or loss of use of any tangible property. However this exclusion does not apply to any: <ol style="list-style-type: none"> a. claim arising directly from your breach of a duty of care in the performance of a business activity; b. claim for alleging or arising from damage to electronic data; c. loss directly arising from any document of yours which is necessary for the performance of your business activity and which is lost, damaged or destroyed while in your possession.
Patent/trade secret	4. any governmental enforcement of any legislation, regulation or order from any regulatory authority. However, this exclusion shall not apply to any otherwise covered claim from a national, local, federal, state or foreign government, agency or entity that is a client and has asserted the claim in its capacity as a client and not in its official governmental capacity.
	5. any actual or alleged infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret.

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Policy wording

Infrastructure interruption	6. any failure or interruption of service provided by an internet service provider, telecommunications provider, utility provider or other infrastructure provider except to the extent you provide those services as part of your business activity .
Stocks, accounts, taxation and fiduciary	7. any: <ol style="list-style-type: none"> a. liability or breach of any duty or obligation owed by you regarding the sale or purchase of any stocks, shares, or other securities, or the misuse of any information relating to them, including breach or alleged breach of any related legislation or regulation; b. liability or breach of any duty or obligation owed by you regarding any statement or representation (express or implied) contained in your accounts, reports or financial statements, or concerning your financial viability; c. violation of any taxation, competition, restraint of trade or anti-trust law or regulation; d. breach of any fiduciary duty owed by you.
Pension and employee benefit schemes	8. any liability or breach of any duty or obligation owed by you in connection with the operation or administration of any health, pension or employee benefit scheme, plan, trust or fund.
Insolvency	9. your insolvency or the insolvency of your suppliers.
Sweepstakes, gambling or lotteries	10. your provision of any sweepstakes, gambling activities or lotteries.
Land, animals and vehicles	11. the ownership, possession or use of any land, building, animal, aircraft (including any drone or small unmanned aerial vehicle), watercraft or motor vehicle.
Negotiable instruments	12. the loss, damage or destruction of any bearer bonds, coupons, share certificates, stamps, money or other negotiable paper.
Employees	13. anyone's employment with you or any breach of an obligation owed by you as an employer.
Discrimination	14. any discrimination, harassment or unfair treatment, unless arising directly from your breach of a duty of care in the performance of a business activity .
Directors' and officers' liability	15. any liability or breach of any duty or obligation owed to you or your shareholders by any of your directors, officers, trustees or board members, including but not limited to any: <ol style="list-style-type: none"> a. allegation of insider trading; b. breach of any duty of corporate loyalty; c. liability for any statement, representation or information concerning you or your business contained in your accounts, reports or financial statements.
Personal liability	16. any personal liability incurred by any director, officer, trustee, or board member of yours when acting in that capacity or managing your business other than when performing a business activity for a client or advertising .
Dishonest or criminal conduct	17. any fraudulent, dishonest, malicious or criminal conduct intended to cause harm to another person or business (but not in respect of a defamation claim), or any knowing or wilful violation of a law, whether committed by you or committed by another whose conduct or violation of the law you have ratified or actively condoned, or any act you knew, at the time you performed it, would give rise to a claim or loss . However, this exclusion will not apply unless: <ol style="list-style-type: none"> a. such conduct or wilful violation of the law has been established by a final adjudication in any judicial, administrative, or alternative dispute resolution proceeding; or b. such conduct or wilful violation of the law has been established by your admission in a proceeding or otherwise; or c. you or we discover evidence of such conduct or wilful violation of the law, at which time you shall reimburse us for all payments made by us in connection with such conduct or wilful violation of the law and all of our duties in respect of that entire claim shall cease.

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Policy wording

Reckless conduct	18. any conduct committed in reckless disregard of another person or business' rights, but not in respect of a defamation claim .
Pre-existing problems	19. anything, including any potential claim or any actual or alleged shortcoming in your work, likely to lead to a claim or loss , which you knew or ought reasonably to have known about before we agreed to insure you .
War, terrorism and nuclear	20. war, terrorism or nuclear risks .
Asbestos	21. asbestos risks .
Pollution	22. pollution .
Misleading advertisements	23. from any false or misleading advertisement about your products or services that is published or broadcast to the general public or a specific marketing segment for the purpose of promoting any aspect of your business ; however, this exclusion will not apply to any covered portion of any claim based on your alleged unauthorised use of another's trademark.
Malicious code	24. from any self-replicating, malicious code that was not specifically targeted to your system; however, this exclusion will not apply to any covered portion of any claim for negligent transmission of a computer virus, worm, logic bomb, or trojan horse.
Product design	25. from any liability for any product design, industrial design, architectural design, or architectural services.
Redemption level estimates	26. any: <ol style="list-style-type: none"> a. prize, coupon, or voucher redemption level estimates or forecasts being exceeded or not met; or b. over redemption or under redemption of coupons, discounts, awards or prizes from advertisements, promotions, contests or other games of chance; unless we have specifically agreed to cover this by an endorsement to this policy .
Product liability	27. from any product liability, safety or health-related liability, or any other liability arising out of the sale, manufacture, use or consumption of any product.
Inaccurate information supplied by a client	28. from any inaccuracy of any material or information supplied to you by a client or the agent of a client , including but not limited to competitor comparisons and nutritional information statements.
Payment owed under licence	29. from any payment owed to a licensor under a licence; however, this exclusion will not apply to any covered portion of any copyright and/or trademark claim that results in a damage award that is measured by the amount a claimant would have received had you paid for a licence to use the claimant's infringed work and/or mark.
Property owners' liability	30. for, alleging, or arising from property owners' liability.
Contracts with non-clients	31. any liability under any contract with a third party other than a client , which is greater than the liability you would have at law without the contract.
Tour operators	32. any activity where you have performed as, or where you are deemed in law to be liable as, a tour operator, travel agent, travel facilitator or travel organiser, including any liability arising solely as a result of the Package Travel, Package Holidays and Package Tours Regulations 1992, or any similar or successor legislation or regulations.
Third-party defect	33. any defect in any software, hardware, firmware, or associated network cabling that is solely caused by a third-party, including but not limited to any third-party software supplier, manufacturer or originator. However, this exclusion does not apply to: <ol style="list-style-type: none"> a. covered defence costs incurred by you to defend such parts of a claim but only until there is a finding in any legal proceeding, including any arbitration, or any admission that the defect at issue is solely caused by a third-party, at which time you shall reimburse us for all defence costs that we have paid toward that claim; or

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Policy wording

	<ul style="list-style-type: none"> b. any amount you satisfy us that you are legally able to recover under a written contract.
	<p>B. We will not make any payment for:</p>
Claims brought by a related party	<p>1. any claim brought by any person or entity falling within the definition of you or any party with a financial, executive or managerial interest in you, including any parent company or any party in which you have a financial, executive or managerial interest, including any subsidiary company.</p> <p>However, this does not apply to a claim based on a liability to an independent third-party directly arising out of the performance of your business activity.</p>
Claims by current and former employees	<p>2. any claim made against you by any person or entity that you currently employ or formerly employed, including but not limited to employees, sub-contractors or self-employed freelancers.</p> <p>However, this exclusion will not apply to any part of any claim:</p> <ul style="list-style-type: none"> a. solely based on business activity performed when such person or entity was not working for you; or b. based on a liability to an independent third-party directly arising out of the performance of your business activity. <p>However, this exclusion shall not apply to any otherwise covered claim from an employee, subcontractor or self-employed freelancer that is brought entirely independently of that party's position as your employee, subcontractor or self-employed freelancer.</p>
Non-compensatory payments	<p>3. punitive or exemplary damages, which you are legally obliged to pay. However we will pay an award of such damages if insurable in the jurisdiction where such award was first ordered.</p>
Fines and penalties	<p>4. criminal, civil, or regulatory sanctions, fines, penalties, disgorgement of profits, treble damages or multiple damages which you are legally obliged to pay, including but not limited to those imposed by any national, local, federal, state or foreign governmental body or by the Mechanical Copyright Protection Society (MCPS)-Performing Rights Society (PRS) Alliance, American Society of Composers Authors and Publishers (ASCAP), Broadcast Music Inc. (BMI), Society of European Stage Authors and Composers (SESAC), or any other similar licensing organisation.</p>
Claims outside the applicable courts	<p>5. any claim, including arbitration, brought outside the applicable courts.</p> <p>This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.</p>
Trading losses	<p>6. any trading loss or trading liability including those arising from the loss of any client, account or business.</p>

Special condition

Takeovers and mergers
extended notification period

In the event that **you** merge or consolidate with another company, or any party acquires more than 50% of **your** issued share capital, during the **period of insurance** **you** may on payment of an additional premium of 150% of the annual premium request that this section continue in force for a period of 24 months from the expiry date of the current **period of insurance**. Such extension shall only apply to **claims** arising from **business activity** prior to the date of such takeover or merger.

How much we will pay

We will pay up to the limit of indemnity for this section stated in the schedule unless limited below or otherwise stated in the schedule. **We** will also pay for **defence costs**. However, if a payment greater than the limit of indemnity has to be made for a **claim our** liability for **defence costs** will be limited to the same proportion that the limit of indemnity bears to the amount paid.

Any amounts to be paid by **us** shall not include or be calculated based on any of **your** overhead expenses, **your** liability for debt, taxes, lost costs or profits, salaries or wages, or any future cost of doing business, including but not limited to the cost of any future licence or royalty, or costs of improving **your** security, or performing audits.

You must pay the relevant **excess** stated in the schedule. The **excess** will only be eroded by the covered part of the **claim**.

When **we** settle a loss under **Your own losses**, Losses from dishonesty, **we** will deduct any sums **you** owe or the value of any property **you** hold belonging to the perpetrator.

Multiple claims from a single source

All **claims, losses** and **potential claims** which arise from:

- a. the same original cause, a single source or a repeated or continuing problem in your work; or
- b. in relation to defamatory statements, a single or continuing investigation or a common set of facts or state of affairs,

will be treated as a single **claim, loss** or **potential claim**. **You** will pay a single **excess** and **we** will pay a maximum of a single limit of indemnity for these related **claims**. All of the notifications which are related will be considered as having been made on the date of the first notification to **us**.

Special limits

The most **we** will pay for each item below, unless otherwise stated in the schedule, is a single limit of indemnity, which is an aggregate limit, for the total of all **claims** (including their **defence costs**) brought against **you** arising from:

Dishonesty

1. the dishonesty of **your employees**, sub-contractors or self-employed freelancers;

Property damage

2. the physical loss or destruction of or damage to tangible property; and

Injury

3. the death, disease or bodily or mental injury of anyone.

Losses from dishonesty

The most **we** will pay for the total of **your** own losses arising from the dishonesty of **your employees**, sub-contractors or self-employed freelancers is the relevant amount stated in the schedule.

You must pay the relevant **excess** stated in the schedule.

Paying out the limit of indemnity

At any stage of a **claim we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay **defence costs** already incurred at the date of **our** payment. **We** will then have no further liability for that **claim** or its **defence costs**.

Your obligations

If a problem arises

1. **We** will not make any payment under this section unless **you** notify **us** of:
 - a. any **claim** made against **you** or any **loss** as soon as practicable and within the **period of insurance** or at the latest within 14 days after the **policy** expires for any **claim** or **loss you** first became aware of in the seven days before expiry;
 - b. **potential claims** under this section, such notification must be as soon as practicable and within the **period of insurance** or at the latest within 14 days after the **policy** expires, and must to the fullest extent possible identify the particulars of the **potential claim**, including identifying any potential claimant, the likely basis for liability, the likely demand for relief and any additional information about the **potential claim** that **we** reasonably request. If such a **potential claim** notification is made to **us** then **we** will treat any **claim** arising from the same particulars as that notification as if it had first been made against **you** on the date **you** properly notified **us** of it as a **potential claim**, even if that **claim** is first made against **you** after the **period of insurance** has expired;

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Policy wording

- c. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any **employee** or sub-contractor or self-employed freelancer has acted dishonestly, as soon as reasonably practicable.
 2. **You** must:
 - a. ensure that **our** rights of recovery, including but not limited to any subrogated rights of recovery, against a third-party are not unduly restricted or financially limited by any term in any of **your** contracts;
 - b. not admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement.
- If **you** fail to comply with these obligations, **we** may reduce any payment **we** make under this section by an amount equal to the detriment **we** have suffered as a result.

Control of defence

Defence arrangements

This is a duty to defend section. This means that **we** have the right and duty to defend **you** against any **claim** which is covered in its entirety.

Appointment of legal representation

If **we** think it necessary **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the **claim**. **We** may appoint **your** own solicitor but on a similar-fee basis as **our** solicitor and only for work done with **our** prior written approval.

Partially covered claims

If a **claim** which is only partially covered is made against **you**, **we** have the right and duty to defend **you**, but amounts relating to non-covered parts of **claims** will be deducted from **our** final settlement. However, for **claims** or parts of **claims** which allege or arise from any infringement, use or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret, **we** and **you** agree to allocate all amounts, including **defence costs**, upon **our** receipt of the **claim** or **potential claim**.

We and **you** agree to use best efforts to determine a fair allocation of covered and non covered parts of **claims**. If **you** and **we** cannot agree on a fair allocation **you** and **we** agree to follow the dispute resolution process in the General terms and conditions of this **policy**.

If a covered or partially covered **claim** is made against **you**, then **we** have the right to appoint suitably qualified legal representation to defend **you**.

We have no duty to defend **you** against **claims** where:

1. no part of the **claim** is covered; or
2. **we** pay **you** the limit of indemnity as described in **How much we will pay**, Paying out the limit of indemnity.

Payment of excess

Our duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a **claim**.