



Professional Liabilities Insurance Certificate of Insurance

Name	Ms Lisa Home	
Certificate Number	HOLZ46IN01	
Reason for Issue	New Business	
Business	Psychotherapy & Counselling Please refer to the policy wording for the description of any endorsements If you are carrying out, or have in the past carried out, any activities or therapies not listed, you must notify us immediately so we can extend your cover as necessary.	
Insurer	Axa Insurance PLC and Abbey Protection Group limited in respect of Legal Expenses	
Master Policy Number	LS BDX 6149010	
Period of Insurance	From 03/09/2019	To 02/09/2020 Both dates inclusive
Limit of Indemnity	£2,000,000 in any one claim but £2,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution contamination	
Endorsements	1) Complaints Advice and Response Extension 2) Disciplinary Proceedings Extension 3A) Run-off Liability (individuals) Extension 8) Bloodstock – Limitation of Liability	

Please see policy for full wording

Professional Liability Insurance includes cover normally provided by:

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Registered Office: 1 Minster Court, Mincing Lane, London, EC3R 7AA. Authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by checking the FCA website at www.fca.org.uk/register or by contacting them on 0800 111 6768

Public Liability – your liability for death of, or injury to, third parties or the loss of, or damage to, their property;

Professional Indemnity – the risk of being sued for an error in your professional activities;

Product Liability – your liability for injury, loss or damage caused by products supplied, or by errors in products supplied;

Libel & Slander – your liability for allegations that you have libelled or slandered someone else in good faith.



This certificate forms part of and attached to the policy wording. Both Documents must be read together

Non Standard Endorsement(s)

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Legal Expenses

Policy number	UMRB6027APG2016001		
Token code			
Your Sections of cover	The most that We will pay Any One Claim	1. Excess for Our choice of Representative	2. Excess if You are able to choose Your own Representative
Fitness to Practice	£250,000	£0	£1,000
(Pre-hearing Representation)	£250,000	£0	Not Applicable
Criminal Defence	£250,000	£0	£1,000
Coroners Inquest	£250,000	£0	£1,000
Employment Disputes	£250,000	£0	Not applicable
Employment Compensation Awards	£250,000	£0	Not applicable
Property Disputes	£250,000	£0	£1,000
Tax Protection	£250,000	£0	Not applicable
(Aspect Enquiry)	£250,000	£0	Not applicable
(Current Tax Year Enquiry)	£250,000	£0	Not applicable
Regulatory Compliance	£250,000	£0	£1,000
Court Attendance Costs	£250,000	£0	Not applicable
Employee Extra Protection	£250,000	£0	£1,000
Restrictive Covenant	£250,000	£0	£1,000
Contracts for Goods and Services	£250,000	£0	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial limits	Sub-section of cover: Employee Extra Protection – Contract Disputes and Criminal Defence – EEA All other Sections of Cover: UK		
Minimum sum in dispute	Sub-section of cover: Contract Disputes - £200		
Abbey Advice Line	0333 234 2186		
Retroactive date	The start date of Your initial Policy with Us providing the Section of cover You are claiming under (provided that there has been no break in cover). Claims arising from any incidents prior to this date will not be covered		
Claims Line	0333 234 2186		
Markel Law Hub	You have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to markellaw.co.uk and log in using Your token code which can be found at the top of this Policy schedule.		
Underwritten by	Markel International Insurance Company Limited subscribing to Contract Number APG001/2016		

Axa Insurance UK Plc – A member of the AXA Group of Companies. Registered in England No. 78950.
Registered office: 5 Broad Street, London, EC2N 1AD.

Authorised and Regulated by the Financial Conduct Authority. These can be checked by visiting the FCA Website at www.fca.gov.uk or by contacting the FCA on **0800 111 6168**

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