

Professional Liabilities Insurance Certificate of Insurance

Name	Ms Dina M Hajdini			
Certificate Number	HADM09AM01			
Reason for Issue	New Business			
Business	Counselling,			
	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	Markel International Insurance Company Limited and Markel Legal Expenses Insurance in respect of Legal Expenses			
Master Policy Number	RKK746572			
Period of Insurance	From To 02/01/2022 01/01/2023 Both dates inclusive			
Limit of Indemnity	£1,000,000 in any one claim but £1,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution or contamination. in any one claim but in the annual aggregate in any one Period of Insurance in respect of pollution or contamination			
Endorsements	 Complaints Advice and Response Extension Disciplinary Proceedings Extension Run-off Liability (individuals) Extension Bloodstock – Limitation of Liability 			

Please see policy for full wording

Professional Liability Insurance includes cover normally provided by:

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

Additional Endorsements Applicable		
None		

Please refer to the policy wording and attached endorsement sheet for the description of any Endorsements. Non Standard Endorsement(s)



Legal Expenses

Policy number	UMRB6027APG20160	01		
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			
Markel 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			