
Schedule and Evidence of Professional Civil Liability Insurance

Name of Policyholder:	Ms Marianna Kassaiova
Customer Reference:	P22S7222
Policy Period: (both days inclusive)	From: 10 January 2022 To: 9 January 2023
Indemnity Limit:	£1,500,000
Public Liability Limit:	£10,000,000
Professional Services:	Play Therapy (Trainee)

Including, where applicable, the provision of supervision and training in these services.

Cover is provided by Dual Corporate Risks Limited acting for Liberty Mutual Insurance Europe SE under a Binding Authority Master Policy Number AB087130W/ 02.

This Policy covers (subject to its terms and conditions) any civil liability arising from the professional services shown. It is, effectively, a combination of Professional Indemnity and Public Liability insurance. The indemnity limit applies to each and every claim.

Claims made basis

The policy is issued on a 'claims made' basis this means that it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise the right to cover under this insurance will be lost.

The cover will respond to a claim against you, or complaint to your professional association only if the policy is in force at the time claim or complaint is made against you, irrespective of the date when the events giving rise to the claim or complaint are alleged to have occurred. PROVIDED THAT:

1. when you took out the policy you were not aware of any circumstance that may give rise to a claim against you, or complaint to your professional association, subject to the Significant Exclusions below.
2. you tell us immediately (and in any event within 30 days of the expiry of the policy period) if you become aware of any claim against you or any complaint to your professional association, or circumstances that might give rise to a claim against you or any complaint to your professional association, as in both these cases any actual claim or complaint that subsequently arises will be considered as being made in the policy period in which you report it.

It is important that you bear these points in mind before allowing your policy to lapse because once you are aware of circumstance which might lead to a claim against you, or complaint to your professional association it can only be dealt with in the policy period in which you first became aware of it.

In the event that you cease to practise through death, retirement or a career break your clients can still make claims or complaints against you for work that you have previously done. We provide this cover, called run off, free of charge. The period of this cover is in line with the Limitation Act 1980. You must contact us to arrange this cover.

If you need to make a claim you can contact us on 01924 241945 similarly if you need to make any amendments to your policy or inform us of any changes in your circumstances you can contact us on the same number.

IMPORTANT

The insurance can only respond to a claim if the policy is in force at the time a claim is made against you. Therefore, you must immediately **contact Howden on 01924 241945** with details of any circumstances that you think may result in a claim being made against you.

Legal Advice Helpline

Howden Professionals have arranged for You to have access to a legal advice helpline provided by Law Express Ltd. The advice line is free for policyholders to use, completely confidential and designed to provide access to a dedicated team of legal advisers who are on-hand to offer advice on any personal or business legal matter, should the need should arise. The helpline is available 24 hours a day 365 days a year for matters relating to the law and practice of the United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland.

Please note, however, for matters in Channel Islands, Isle of Man and Republic of Ireland the issue will be referred to lawyers in that jurisdiction. Any calls received at a weekend or Bank Holiday, for those jurisdictions, will be referred the next working day.

Advice is available on an extensive range of issues; from starting a business, acquiring a property and entering into a service contract, to dealing with a neighbour dispute or consideration when making a Will so you can be confident that the right advice and support is always available.

To access the service please call 01275 378748. You will be asked to identify yourself and quote your policy reference.

Naturally, the advice available over the telephone can only go so far.

Any complaints regarding the legal advice helpline will be investigated and should be made directly to the Operations Manager, Law Express Ltd, 10 the Sanctuary, Macrae Road, Ham Green, Bristol BS20 0DD. Complaints regarding the legal advice helpline may not be referred to the Financial Ombudsman Service.

To Contact the helpline call 01275 378748 quoting your customer reference number