



Professional Liabilities Insurance Certificate of Insurance

Name	Adam Baiza	
Certificate Number	BAAB83IN01	
Reason for Issue	New Business	
Business	Psychology 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	Markel International Insurance Company Limited and Markel Legal Expenses Insurance in respect of Legal Expenses	
Master Policy Number	LS BDX 6149010	
Period of Insurance	From 28/11/2023	To 27/11/2024 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.	
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:

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.

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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



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

Non Standard Endorsement(s)



Legal Expenses

Token code	SepDDF4U	
Your Sections of cover	The most that We will pay Any One Claim	Excess for Our choice of Representative
Fitness to Practice	£20,000	£1,500
Interim Order Hearings	£2,500	£1,500
Pre-hearing Response	£5,000	£1,500
Criminal Defence	£250,000	£1,500
Coroner's Inquest	£250,000	£1,500
Property Disputes	£250,000	£1,500
Tax Protection	£250,000	£1,500
(Aspect Enquiry)	£250,000	£1,500
(Current Tax Year Enquiry)	£250,000	£1,500
Regulatory Compliance	£250,000	£1,500
Court Attendance Costs	£250,000	£1,500
Employee Extra Protection	£250,000	£1,500
Restrictive Covenant	£250,000	£1,500
The most that we will pay for all claims in the period of insurance	£1,000,000	
Territorial limits	<p>Employee extra protection and Criminal defence – EEA and The United Kingdom</p> <p>All other Sections of Cover: The United Kingdom of Great Britain and Northern Ireland</p>	
Excess	<p>The initial amount of costs and/or compensation as shown in the policy schedule that you must pay in a claim before we will make any payment under this policy if you:</p> <ul style="list-style-type: none"> • Use our choice of representative 	



	<ul style="list-style-type: none">Exercise your freedom to choose your representative as described under Claims condition: Instruction and choice of your representative, Counsel and experts
Excess Any One Claim if You are able to choose Your own Representative	All sections (see Instruction and choice of your representative, Counsel and experts for when this applies) - £1,500
Markel advice/claims 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
Markel Law Hub	You will 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