



## Professional Liabilities Insurance Certificate of Insurance

<b>Name</b>	Doctor Arshia Amin Choudhury	
<b>Certificate Number</b>	CHAA02AM01	
<b>Reason for Issue</b>	Quotation	
<b>Business</b>	Psychology,  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.	
<b>Insurer</b>	Markel International Insurance Company Limited and Markel Legal Expenses Insurance in respect of Legal Expenses	
<b>Master Policy Number</b>	RKK746572	
<b>Period of Insurance</b>	<b>From</b> 25/10/2024	<b>To</b> 24/10/2025 Both dates inclusive
<b>Limit of Indemnity</b>	£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.	
<b>Endorsements</b>	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.



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

Therapy / Activity	Additional Endorsements Applicable
Psychology	None

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



## Legal Expenses

Token code		
<b>Your</b> Sections of cover	The most that <b>We</b> will pay <b>Any One Claim</b>	<b>Excess</b> for <b>Our</b> choice of <b>Representative</b>
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 <b>we</b> will pay for all <b>claims</b> in the <b>period of insurance</b>	£1,000,000	
<b>Territorial limits</b>	<p><b>Employee extra protection</b> and <b>Criminal defence</b> – EEA and The United Kingdom</p> <p>All other <b>Sections of Cover</b>: The United Kingdom of Great Britain and Northern Ireland</p>	
<b>Excess</b>	<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"> <li>• Use our choice of representative</li> </ul>	



	<ul style="list-style-type: none"><li>Exercise your freedom to choose your representative as described under <b>Claims condition: Instruction and choice of your representative, Counsel and experts</b></li></ul>
<b>Excess Any One Claim</b> if <b>You</b> are able to choose <b>Your</b> own <b>Representative</b>	<b>All sections</b> (see Instruction and choice of your representative, Counsel and experts for when this applies) - £1,500
Markel advice/claims line	0333 234 2186
<b>Retroactive date</b>	The start date of <b>Your</b> initial <b>Policy</b> with <b>Us</b> providing the Section of cover <b>You</b> are claiming under (provided that there has been no break in cover). <b>Claims</b> arising from any incidents prior to this date will not be covered
Markel Law Hub	<b>You</b> 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 <b>markellaw.co.uk</b> and log in using <b>Your</b> token code which can be found at the top of this <b>Policy</b> schedule.
Underwritten by	Markel International Insurance Company Limited