HOWDEN

Schedule and Evidence of Professional Civil Liability Insurance

Name of Policyholder:	Vjosa Hyseni	
Customer Reference:	PHCP00618625	
Policy Period: (both days inclusive)	**From:** 02/09/2025	**To:** 01/09/2026
Indemnity Limit:	£1,500,000	
Public Liability Limit:	£10,000,000	
Professional Services:	Psychology	
Including, where applicable, the provision of:	Supervision and training in these services.	

Howden Insurance Brokers Limited are an authorised Lloyds coverholder and has authority under unique market reference B6012HOWDHC24 to enter into contracts of insurance on behalf of the Lloyd's of London underwriting members of Lloyd's of London syndicates 623 and 2623 which are managed by Beazley Furlonge Limited.

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 the 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.