



## HOME INSPECTORS/DOMESTIC ENERGY ASSESSORS/ SAP ASSESSORS PROFESSIONAL INDEMNITY INSURANCE– KEY FEATURES

**MAIN INSURING CLAUSE:** The Scheme policy provides cover for all claims first made against the insured parties during the period of insurance, which the insured parties may become legally liable to pay in consequence of the exercise and conduct of their professional business by the insured parties and/or by others acting on their behalf.

**ADDITIONAL COVERS  
INCLUDE:**

- Loss or Damage To Documents
- Reasonable Costs For Protection Of Copyright Or Other Intellectual Property
- Indemnity To Employees, Former Employees & Consultants
- Compensation For Court Attendance
- Reasonable Costs For Defence Of Criminal Prosecutions Arising Out Of Potential Claims Under The Policy
- Innocent Non-Disclosure Protection
- Cover For Claims Arising From Pollution & Contamination (subject to a Limit Of Indemnity restricted in the aggregate during the policy period)

**PRINCIPAL CONDITIONS:**

- Claims Notification Conditions
- Conduct Of Claims Conditions
- Subrogation & Contribution Conditions
- QC Clause Re Policy Disputes
- Special Conditions Re Adjudications

**Please note you should read the policy conditions in full upon receipt of the full policy document.**

**PRINCIPAL EXCLUSIONS:**

- Civil Liabilities more properly insured under Motor, Marine, Employers' Liability, Employment Protection, Public Liability or Products Liability Insurance Policies
- Controlling Interest Exclusion
- Contractual Liability for Express Guarantees, Liquidated Damages or Penalties
- Nuclear & War Risks
- Computer Network & Data Corruption Exclusion

**SPECIAL ANCILLARY  
SERVICES:**

- Free Legal Helpline
- Free Collateral Warranty Vetting Service

***Both provided by Independent Solicitors Robin Simon LLP***

**ROBIN  
SIMON**

