



Policy: HU PI6 1448537 (44)

PROFESSIONAL INDEMNITY FOR MISCELLANEOUS PROFESSIONS

Wording: PI SP Portfolio (2)
Proposal Form Dated: 20/06/2007
Limit of indemnity: £ 1,000,000
Limit Applies to : any one claim excluding defence costs
Excess: £ 500
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Business Activities

First Aid Training & Accreditation of First Aid Courses

What is not Covered

Claims first brought in the USA / Canada are NOT covered

Endorsements

- 13.1 Consultants endorsement
- 113.1 Loss of own documents endorsement
- 400.0 Business performed in the past

PUBLIC AND PRODUCTS LIABILITY

Wording: GL Portfolio (3)
Limit of indemnity: £ 2,000,000
Limit Applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 250
Excess Applies to : each agreed claim for property damage only
Geographical Limits : European Union
Applicable Courts : European Union

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs £ 100,000 in the aggregate including costs
Pollution defence costs £ 100,000 in the aggregate including costs

What is not Covered

Claims first brought in the USA are NOT covered

SCHEDULE

POLICY DETAILS

Certificate Number	2012/00067552		
Certificate Wording	LSW 232C Medical Malpractice		
Basis of Cover	Claims Made Aggregate Policy (With Defence Costs included within the Limit of Indemnity)		
Governing Law & Jurisdiction	English Law and Jurisdiction		
Assured Name(s)	Expertise Consultancy Group Limited and Subsidiaries Companies		
Assureds Address	Expertise House, 9 Cufaude Business Park, Cufaude Lane, Bramley, Hampshire, RG26 5DL and elsewhere as per the Proposal Form dated 13 December 2011		
Period of Insurance	12 January 2012	To	11 January 2013 (both days inclusive)

Proposal form dated	13 December 2011
No claims declaration dated	Not Applicable
Business Description	Event Cover and Medical Training

Premium	GBP 1,800.00
Insurance Premium Tax (6%)	GBP 108.00
Total Payable	GBP 1,908.00

Limit of Indemnity	GBP 1,000,000 any one claim and in all
Excess	GBP 1,000 each and every claim including costs and expenses
Retroactive Date	12 January 2007

Broker Claims Contact	Blufin, 2 nd Floor, Queens Terrace, Southampton, SO14 3BP
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CONDITIONS APPLICABLE

The following apply in addition to the Standard Policy Terms & Conditions detailed in the enclosed policy wording:

2468MFM00056	Complaints Procedure Clause
2468MFM00057	English Law & Jurisdiction Clause
LMA 3333	(Re) Insurers Liability Clause
LSW 593	Jurisdiction Endorsement
LSW 584	Aids & Hepatitis Non A Exclusion Clause
LSW 598	Sexual Conduct Exclusion Clause
LSW 595A	Professional Instruments
LSW 585	60 days Premium Payment Warranty - ab initio Cancellation

ENDORSEMENTS/WARRANTIES

1. Not Applicable