

# Financial Lines

## Insurance Product Information Document

**Company:** Zurich Insurance Europe AG

**Product:** Zurich Barristers Professional Indemnity Insurance

Registered in Germany. Registered in Ireland as a branch with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules.

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

This policy provides civil liability cover for incorrect professional advice or services provided by Barristers.



#### What is insured?

Civil Liability wording which includes:

- ✓ Civil liability claims.
- ✓ Defence costs.
- ✓ Loss of documents covers expenses incurred in replacing or restoring lost or damaged records associated with your services or for which you are responsible.



#### What is not insured?

- ✗ Asbestos.
- ✗ Bodily Injury.
- ✗ Contractual Liabilities.
- ✗ Cyber and Data Protection Law.
- ✗ Damage to Property.
- ✗ Directors and Officers liability.
- ✗ Employment.
- ✗ Excess.
- ✗ North American jurisdiction and Operations.
- ✗ Nuclear.
- ✗ Other insurances.
- ✗ Previous Circumstances.
- ✗ Sanctions.
- ✗ Trading Losses.
- ✗ War and Terrorism.



#### Are there any restrictions on cover?

- ! The Insured shall not admit liability for or settle any Claim or incur any costs or expenses in connection therewith without the written consent of the Insurer.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the Exclusions Section of the Policy.



#### Where am I covered?

- ✓ Worldwide excluding USA.



## What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

### **You must also (as more fully set out in the Policy Booklet):**

- Comply with all regulations imposed by any competent authority and take all reasonable precautions to prevent or minimise claims being made against you.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance as soon as possible that are likely to give rise to a claim.
- Provide all the information and assistance we need.
- Send us any court documents as soon as received.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



## When and how do I pay?

Premium for this policy may be paid through your Insurance Intermediary.



## When does the cover start and end?

The contract will commence and end on the date stated on your policy schedule.



## How do I cancel the contract?

You can cancel your policy at any time by writing to your Broker or Zurich. We will cancel the policy on the date the Broker or Zurich receives your request in writing.

Provided that no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a proportionate return of the premium for the unexpired period of insurance. If you cancel during the first year of insurance within 14 working days from the start date of cover (the 'Cooling-off Period') no administration charge will apply. If cancellation is at your request during the first year of insurance (outside the 'Cooling-off Period') an administration charge will be deducted from any refund allowed.

In the event of non payment of premium we have the right to cancel this policy or any section or part of it by giving 14 days' notice in writing by special delivery mail to your last known address.