

What is a policy summary?

This document provides key information about the Aon Unity insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact Aon Risk Solutions.

Policy name: Aon Unity Insurance

Type of insurance: Combined medical malpractice, public and products liability

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

The policy includes cover for claims brought against you or your employees, volunteers, sub-contractors or outsourcers during the period of insurance for:

- bodily injury, mental injury, illness, disease or death of any person;
- physical loss of or damage to or destruction of tangible property including the resulting loss of use of such property;
- negligence or a breach of a duty of care;
- dishonesty of your individual partners, directors, employees, volunteers, sub-contractors or outsourcers;
- defamation, breach of confidence or misuse of any information.

The policy also includes cover for your own losses occurring during the period of insurance arising from:

- dishonesty of your employees or sub-contractors or outsourcers directly contracted to you and under your supervision;
- loss, damage or destruction any document, information or data of yours or which has been entrusted to you.

We will also pay:

- the reasonable costs of destroying your client files or transferring your client files to a new practitioner, partnership, limited company or not for profit organisation in the event that you die or suffer disablement during the period of insurance;
- compensation if you, or any employee or volunteer of yours, are required by us to attend court as a witness in connection with a claim against you covered under this policy.

Principal exclusions and limitations

You have an obligation to take reasonable steps to prevent accident or injury and at all times maintain and retain records in accordance with industry practice of all professional services and equipment used in procedures.

Any special conditions, limitations or terms that may apply to an individual risk will be clearly shown in your individual quotation and schedule. You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.

We will not make any payment for any claim or loss due to:

- any claim, loss or shortcoming in your work which you know about or ought reasonably to have known about before we agreed to insure you;
- any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore;
- any liability under any contract which is greater than the liability you would have at law without the contract;
- any work undertaken on your behalf by any sub-contractor or outsourcer who does not hold a suitable qualification applicable to that work at the time it was undertaken;
- anyone's employment with or work for you, or any breach of an obligation owed by you as an employer;
- the transmission of hepatitis non-A or any condition directly or indirectly caused by, or associated with Human Immune Deficiency Virus;
- the failure of any of your products to perform the function for which they were intended;
- any discrimination, harassment or unfair treatment.

In addition to the above, the policy wording contains a number of other exclusions which are set out under 'What is not covered', to which you should refer when considering whether or not the policy is suitable for your needs and circumstances.

Your obligations

Please remember that your premium and insurance cover will be based specifically on the details you provide to us, so the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under €10.

Claims service

If you need to make a claim you should contact your broker, Aon Risk Solutions, immediately.

If this is not possible, our claims team can be contacted during business hours on +44 (0) 845 213 8899 (please select option 1 or 2 as appropriate). You will need to provide your Hiscox policy number and full details of the claim. All new medical malpractice, public and products liability claims should be emailed to liability.claims@hiscox.com.

It is when you make a claim that you really find out how good your insurer is and Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to Aon Risk Solutions in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL, United Kingdom

or by telephone on +44 (0) 1206 773 705

or by email at customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Services Ombudsman.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the UK Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.