

# Financial Lines

## Insurance Product Information Document

**Company:** Zurich Insurance plc

**Product:** Barristers Professional Indemnity Insurance

Registered in Ireland No. 13460. Registered Office: Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.  
Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743.

**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.
- ✓ Special benefit/Innocent non-disclosure cover.



#### What is not insured?

- ✗ Asbestos.
- ✗ Bodily Injury.
- ✗ Contractual Liabilities.
- ✗ Damage to Property.
- ✗ Directors and Officers liability.
- ✗ Employment.
- ✗ Excess.
- ✗ North American jurisdiction and Operations.
- ✗ Nuclear.
- ✗ Other insurances.
- ✗ Previous Circumstances.
- ✗ 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.



#### Where am I covered?

- ✓ Worldwide excluding USA.



#### What are my obligations?

##### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- You will 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 your information is wrong or 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.
- Give us the information and help 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.
- Your policy may not be valid if we do not have the correct information.



### 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?

The policy may be cancelled by you by providing 30 days written notice. The premium is refundable pro rata however in the event of any claim or circumstance being notified the premium is non-refundable. 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.