

Solicitors' Professional Liability Insurance



Insurance Product Information Document



This insurance is underwritten by QBE Underwriting Limited registered in England number 1035198, home state United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 204858





The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a Professional Liability Insurance Policy

	What is insured?		What is not insured?
✓	<ul style="list-style-type: none"> Civil liability incurred and arising from the provision of private legal services in connection with the firm's practice provided: <ol style="list-style-type: none"> such a claim is first made and notified to us during the period of insurance or where such a claim is made during or after the period of insurance and arises from circumstances first notified to us during the period of insurance; or such a claim meets the criteria set out in Clauses 2.1.2 and 2.1.5 of the Policy and any relevant endorsement issued. Defence costs incurred in relation to claims or circumstances indemnified under the Policy. Costs and expenses reasonably incurred in replacing or restoring documents which have been lost, damaged or destroyed. 	✗	<ul style="list-style-type: none"> Excess Death or bodily injury Claims or exposure to risk outside Ireland Breach of contract relating to the supply or use by the Insured of services, materials, equipment or goods Directors' and officers' liability Employment claims Financial sanctions Fraud or dishonesty Insured acting as their own lawyer Misrepresentation and non-disclosure as set out in Clause 2.4.9 Partnership agreement Previous cover Property Solicitors Acts Trading liabilities Undertakings to financial institutions in relation to Commercial Property Transactions as detailed in Clauses 2.4.15 – 2.4.17 War, terrorism, asbestos and radiation Insolvency of a financial institution

	Are there any restrictions on cover?
!	Endorsements may apply to your Policy and amend the standard cover. Please refer to your Policy Schedule for details.
!	The maximum amount payable for claims indemnified by the Policy is €1,500,000 exclusive of defence costs save for loss of documents which is limited to €100,000.
!	All of the exclusions/restrictions that apply to your Policy are shown within your Policy document. Significant exclusions/restrictions are detailed within this Insurance Product Information Document.
	Where am I covered?
✓	This insurance covers only parts of the firm's practise located within the Republic of Ireland and advice given, action taken or omitted to be taken by the firm in relation to the law of the Republic of

	Ireland.
	What are my obligations?
-	You must pay the insurance premium
-	You must notify us as soon as is reasonability practicable of a claim or circumstance and comply with the conditions under Clause 3.1.1.
-	You must comply with the duties set out under Clause 3.2 “Insured’s duties”.
-	You must provide us with written notice of any material alteration as set out in Clause 4.7.
	When and how do I pay?
-	For full details of when and how to pay, you should contact your broker as detailed within your policy documentation.
	When does the cover start and end?
-	This cover lasts for 12 months and the dates of cover are specified on your policy schedule.
	How do I cancel the contract?
-	You can cancel this insurance at any time by contacting the Broker as detailed within your Policy documentation.