
What is a policy summary?

This document provides key information about the Hiscox Professional Indemnity policy. Please note that it does not contain the full terms and conditions of the insurance contract; these can be found in the policy document. If you would like a copy of the full policy document, or have any questions, please contact G D Anderson & Co Limited on 01832 720000.

Policy name: PI SP Portfolio (2)

Type of insurance: Professional indemnity

Underwritten by: Hiscox Insurance Company Ltd

Significant features and benefits

This policy is designed for the Driving Instructors Association and its members

Key benefits include:**Broader cover**

- Cover for claims against you due to negligence or a breach of a duty of care when instructing drivers
- Cover will indemnify you for both the legal costs of defending an action and any subsequent damages awarded
- Cover for up to £3,000,000 in total including defence costs

All communications, including the policy document, are written in plain English with no jargon to ensure that you know exactly what is and as importantly what is not covered

Significant or unusual exclusions/limitations

- The cover is on a claims made basis, requiring the claim to be first made and notified to us during the period of insurance shown in the policy document.
- You will normally have to pay an initial amount for each claim made against you under the policy, your excess
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded
- Any claims, circumstances or shortcomings in your work which you knew about or ought reasonably to have known about prior to the inception of the policy are excluded
- Any claims due to the death or any bodily or mental injury or disease suffered by anyone are excluded
- Any claims due to the loss, damage or destruction of tangible property are excluded

Duration of contract

The contract period will be clearly shown in the policy document.

Cancellation rights

Please inform the Driving Instructors Association if you do not wish to receive the insurance coverage provided by us.

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



Aggregate claim limit

This policy has an aggregate claims limit. This means that the £3,000,000 limit is shared by the policyholders.

The claims will be prioritised based on when they are notified to G D Anderson & Co Ltd. You will be contacted when 75% of the aggregate claims limit has been used, and you will receive further correspondence to confirm when 90% of the claims limit is reached.

Claims service

If you need to tell us about a potential claim you should contact G D Anderson & Co Ltd immediately at 01832 720000. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0845 213 8899. You will need to provide your Hiscox policy number HU P16 1234946 and full details of the claim.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Questions and complaints

If you have a question or complaint, please speak to G D Anderson & Co Ltd or contact us directly using the details below:

Hiscox Customer Services
1 Great St Helen's, London, EC3A 6HX
Telephone: 0870 084 3777

If you are not satisfied with the way your complaint has been handled, you may be eligible to refer your case to the Financial Ombudsman Service. We will provide you with details as to how to do this at the appropriate time of the complaints process.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the nature of your activity and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Hiscox Insurance Company Limited (registered no. 70234) is authorised and regulated by the Financial Services Authority and is also a member of the Association of British Insurers. Unless some other law is agreed in writing, the policy will be governed by the laws of England.
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For training and quality control purposes, telephone calls may be monitored or recorded.

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