



First Floor  
8200 Cambridge Research Park  
Beach Drive  
Cambridge CB25 9TL



## CONSULTANT MEMBERS PROFESSIONAL INDEMNITY INSURANCE SUMMARY OF COVER

- INSURED:** Qualifying Consultant Members and/or Registered Design & Technology Health & Safety Consultant
- INSURED PERILS:** Indemnity for claims made against you for breach of professional duty due to negligent act, error or omission committed in the conduct of your business during the period of insurance.
- BUSINESS:** Education consulting including teaching, lecturing, coaching and advising in all aspects of Design & Technology including Health and Safety Advice to teachers, tutors and machine operatives outside the Education sector
- LIMIT OF INDEMNITY:**  
£ 1,000,000 each and every claim plus costs and expenses.
- EXCESS:** £ 250 each and every claim (ex costs/expenses)
- GEOGRAPHICAL LIMITS/JURISDICTION:**  
Worldwide ex USA/Canada
- MAIN EXTENSIONS:**
1. Libel and slander
  2. Unintentional infringement of copyright
  3. Unintentional breach of confidentiality
  4. Replacing/restoring of documents following loss/damage
  5. Cost of criminal proceedings up to £ 100,000 excess £ 2,500
  6. Costs/expenses for representation at enquiries
  7. Dishonesty of employees
  8. Seepage/pollution
  9. Prosecuting infringement of own copyright
- MAIN EXCLUSIONS:**
1. Bodily injury/property damage unless due to negligent advice, design, breach of professional duty
  2. Dishonest, fraudulent malicious/illegal act/omission
  3. Breach of contractual duty or duty of care owed to third parties which is more onerous than common law/statute
  4. Fines/penalties
  5. War/terrorism

One Broker is a trading style of the following companies

One Broker (Cambridge) Ltd who are authorised and regulated by the Financial Conduct Authority. Registered in England  
One Broker (GDIS) Ltd who are authorised and regulated by the Financial Conduct Authority. Registered in England and  
One Broker (Norwich) Ltd who are authorised and regulated by the Financial Conduct Authority. Registered in England  
Lakeside 300, Old Chapel Way, Broadland Business Park, Norwich NR7 0WG



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## **SPECIAL NOTES:**

1. This is a “claims made” policy and applies solely to incidents notified during the period of insurance.
2. Total Gross Income of a member must not exceed £100,000 in the most recently completed financial year and each member must submit a satisfactory proposal form accepted by insurers.

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## **Professional Indemnity Insurance Statements**

Professional Indemnity Insurance cover provides indemnity for claims made against you for breach of your professional duty due to negligent error act or omission.

The insurance policy is held in the name of “Qualifying Members of the Design and Technology Association” and covers collectively those registered Design and Technology Health and Safety Consultants (RDTHSC) or Consultant Members who have opted to take out cover.

It is a requirement of the policy that you are either a RDTHSC or Consultant Member. If this is no longer the case, the insurance will not be valid.

1. The Fee income of each consultant does not exceed £100,000
2. Consultants only undertake the following activities;
  - Professional advice and inspection to schools on aspects of the national curriculum, health and safety (including use of workshop equipment) and buildings and associated consultancy, including professional advice to machine operatives outside the Education sector
3. Where teaching/training on use of high risk workshop machinery, delegates must follow written guidelines and sign to confirm all training has been completed. A record of such is to be retained by the RDTHSC or Consultant Member.
4. There have been no claims, successful or not, against you in the last 5 years
5. There are no claims or circumstances which might lead to a claim in respect of any of the activities described above
6. There have not been any other material change to the risk that may affect this insurance

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