

Professional Risks

Policy Schedule

Policy Number:	PRACT26005452	Date of issue:	02/10/2026
Wording:	Information Technology		
Date of proposal form:	02/10/2026		
Insured:	QUANTIVOR LTD		
Business:	Data Processing		
Start date:	06/10/2026		
Expiry date:	05/10/2027		
Total Premium:	£378.33 plus tax as applicable		
Section Premiums:	Professional Indemnity	£333.33 plus tax as applicable	
	Public/Products Liability	£45.00 plus tax as applicable	
Additional condition (all sections):	None		

Section 1: Professional Indemnity

Indemnity limit:	£2,000,000 any one claim defence costs in addition		
Excess:	£0 each and every claim does not apply to defence costs		
Additional conditions:	Retroactive Date:	13/01/2026	
	Geographical Limit:	Worldwide	
	Jurisdiction:	Worldwide excluding USA/Canada	

Section 2: General Liability

Indemnity limits:

Public liability:	£1,000,000 any one occurrence
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Products liability:	£1,000,000 any one occurrence and in all in the period of insurance
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Pollution liability:	£1,000,000 any one occurrence and in all in the period of insurance
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Excess:	£250 each and every claim in respect of Damage
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Additional conditions:	Offshore Risks: This policy does not provide coverage in respect of risks located Offshore Applicable Courts: A) Employers Liability: United Kingdom and Channel Islands B,C,D) Public, Products, Pollution Liability: Worldwide excluding USA/Canada
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Section 3: Office Protect - Not Covered

Section 4: Legal Expenses - Not Covered

Section 5: Management Liability - Not Covered

Endorsements

Cyber and Data Protection Law Exclusion with write-back and Loss of Data Exclusion for Section 2 - Tech.

Quotation Conditions

These terms are on the assumption that the Insured is not involved with the Nuclear Industry in any way.

This quotation is on the basis that there is no other information that you consider material to the Insurance required that you have not already declared.

Terms assume you DO NOT

- undertake any work of a manual nature (such as installation, construction, alteration, maintenance or repair work), either through your own direct employees or through any subcontractors engaged by you? (For the avoidance of doubt, this does NOT include the installation of IT hardware or software but DOES include the type of work expected of an electrical contractor)
 - undertake any work on offshore rigs or platforms
 - manufacture any products or do you supply any products that are manufactured by others (This is not applicable to IT Consultants or IT Contractors, unless the failure of the product to perform its intended function could result in loss of life, bodily injury or destruction of or damage to physical property)
 - work in or travel to any country that the FCO advises against travel to
 - Have any of your employees ordinarily resident outside the UK
 - carry out any work in the USA or Canada is this greater than 20% of your total fee income
 - have an office or incorporated entity in the USA or Canada that requires cover under this policy
 - have an overseas office outside the USA or Canada for which cover is required under this policy
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