



Professional Indemnity

Insurance Policy Summary

About this document

This document provides details of the key features and any significant exclusions and conditions of Tide Professional Indemnity insurance only. You can find the full terms and conditions of the cover in your policy wording document.

This information is provided to you for information purposes only and does not form part of your insurance contract.

This Professional Indemnity insurance is designed to meet the needs of UK-based professionals and businesses who provide advice, design, consultancy, or professional services to clients and wish to ensure they are covered for their legal liability arising from professional errors, omissions, or negligent acts committed during the course of their business.

Parties involved in this Policy Summary

Tide

Tide I.S. Limited, 4th Floor The Featherstone Building, 66 City Road, London, United Kingdom, EC1Y 2AL, is an appointed representative of Able Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA FRN: 311649). As an appointed representative of Able Insurance Services Limited, Tide I.S. Limited arranges and distributes insurance on behalf of Able Insurance Services Limited. Admiral Business is a trading name of Able Insurance Services Limited. The insurance is underwritten by Admiral Insurance Services (Gibraltar) Limited.

We/Us/Our

Able Insurance Services Limited t/a Admiral Business underwrite Tide Business Insurance and handle all claims made against a Tide Business Insurance policy.

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You/Your

1. The person or entity shown on the '**Policy Schedule**' as 'name of insured'; and
2. Anyone else within the definition of '**You/Your**' in any section of the **Policy**, for the purposes of that section only.

Cover offered

- Legal, defence, and compensation costs resulting from a breach of professional duty, a negligent act, an error, omission, misstatement or misrepresentation.
- Infringement by you of intellectual property rights.
- Court attendance costs.
- Loss of documents or data.
- Cover is provided up to the limit stated on the policy schedule for any one claim, excluding defence costs (unless defence costs are expressly stated in any clause as included within the limit of indemnity, this limit will be subject to any relevant excess).

Cover Limits

- Limit of Indemnity as stated in the Policy Schedule.
- Court attendance costs – limited to a sum of £5,000 for the duration of the policy.
- Loss of documents or data – limited to a sum of £10,000 for the duration of the policy.

Cover Exclusions

- Bodily injury
- Property damage
- Use of or provision of Gaming, gambling or lotteries
- Breach of contract
- Any policy excess
- Failure of services offered by a utility provider

Cancellation

Where **you** have purchased this **policy** directly from **Tide**, please contact **Tide** to make any amendments, payments, cancellations, or complaints in relation to **Tide**. To notify of a **claim** against your policy, please contact **Admiral** on 020 3808 7099.

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Closure of **your** Tide Business Account or termination of **your** Tide Business Account and/or Bank Account Terms will cancel the **Policy** at the end of the pre-paid cover month in which you cancelled **your** Tide Business Account. For example, if **your** cover month starts on the 3rd of each month and you close **your** Tide Business Account on the 15th of a month, **you** will be covered under the **Policy** until the 2nd at 11:59pm of the following month.

Cancellation or termination of your Tide Membership Terms and Conditions will automatically cancel the **Policy** with immediate effect and **you** will have no cover under this **Policy** from that date.

The Tide Team