



Certificate of Professional Liability Insurance

Name	Devon Recovery and Independence Limited	
Certificate Number	INDR01AM02	
Reason for Issue	New Business	
Business	Counselling, If you are carrying out, or have in the past carried out, any activities or therapies not listed, you must notify us immediately so we can extend your cover as necessary.	
Insurer	Axa Insurance PLC and ARAG plc in respect of Legal Expenses Insurance	
Master Policy Number	RKK746572	
Period of Insurance	From 25/09/2018	To 24/09/2019 Both dates inclusive
Limit of Indemnity	£1,000,000 in any one claim but £1,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution contamination	
Endorsements	1, 2, 3B,8	

Professional Liability Insurance includes cover normally provided by:

Public Liability – your liability for death of, or injury to, third parties or the loss of, or damage to, their property;

Professional Indemnity – the risk of being sued for an error in your professional activities;

Product Liability – your liability for injury, loss or damage caused by products supplied, or by errors in products supplied;

Libel & Slander – your liability for allegations that you have libelled or slandered someone else in good faith.

This certificate forms part of and attached to the policy wording. Both Documents must be read together

Legal Expenses

This service is provided by ARAG Legal Services Ltd and is available 24 hours per day, 365 days per year.

Scheme Number

Telephone

Please quote the Scheme number when calling the Helpline and advise the operator of the service that you require.

Operative Covers

- Employment Disputes (applicable to policy holders with employees)
- Employment Compensation Awards (applicable to policy holders with employees)
- Tax Protection
- Property
- Compliance and Regulation
- Employees' extra protection
- Contract and Debt recovery
- Business Legal Advice Helpline
- Counselling Helpline

Limit of Indemnity £100,000 per claim

Aggregate Limit £1,000,000 per annum (Employment Compensation Awards)

Health and Wellbeing Helpline's

This service is provided by Arag PLC and is available 24 Hours per day, 365 days a year.

Scheme Number

Therapy / Activity	Endorsements Applicable
Counselling	None

Please refer to the policy wording and attached endorsement sheet for the description of any Endorsements.

Non Standard Endorsement(s)

Axa Insurance UK Plc – A member of the AXA Group of Companies. Registered in England No. 78950.

Registered office: 5 Broad Street, London, EC2N 1AD, ARAG plc

ARAG plc is Authorised and Regulated by the Financial Conduct Authority, registration number 452369. ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

Authorised and Regulated by the Financial Conduct Authority. These can be checked by visiting the FCA Website at www.fca.gov.uk or by contacting the FCA on **0800 111 6168**