

The DUAL Evolution Certificate Summary – Design & Construction

This document provides a summary of the significant features, benefits, limitations and exclusions of the cover provided by DUAL Corporate Risks Evolution Design & Construction Certificate of Insurance. This document does not contain the full terms and conditions, which can be found in the Certificate wording.

This summary is not part of the Certificate wording.

The DUAL Evolution Design & Construction certificate is underwritten by DUAL Corporate Risks Limited on behalf of Arch Insurance Company (Europe) Limited and is an annual contract that may be renewed at expiry of a period of insurance subject to our terms and conditions and your needs, as discussed with your Brokers.

This type of certificate covers Professional Indemnity and is suitable for UK and Internationally based companies. It is neither industry nor trade specific.

Significant Features & Benefits and Significant Exclusions or Limitations:

The following table shows the main certificate features and benefits and any significant exclusions and limitations. The limits of indemnity and any contribution that are to apply will need to be discussed with your Broker.

The DUAL Evolution Specialist Certificate is underwritten on a 'Claims Made' basis.

STANDARD COVER (Numbers in parenthesis relate to the item as enumerated in the certificate wording)

Cover	Extensions included as Standard (subject to certain limits)	General Conditions	Exclusions
Professional Indemnity (2)	Sub-Consultants (3.1) Loss of Documents (3.2) Joint Venture Liability (3.3)	Insured's Right to Contest (9.1) Senior Counsel (9.2) Subrogation (9.3)	Prior knowledge (7.1) Fines and Penalties (7.2) Liability to Employee's (7.3)
Optional Extensions:	Libel & Slander (3.4)	Alteration to Risk (9.4) Assignment (9.5)	Bodily Injury (7.4)
Previous Business (4.1)	Compensation for Attendance (3.5)	Jurisdictional Limitation (9.6)	Property Damage (7.5)
United States of America (4.2)	Adjudication Referrals (3.6)	Geographical Limitation (9.7)	Assumed Duty or Obligation (7.6)
Asbestos (4.3)	Criminal Proceedings (3.7)	Several Liability of Insurers (9.8)	Land, Buildings, Transport (7.7)
Toxic Mould (4.4)	Construction (Design and Management) Regulations 2007 (3.8)	Authorisation (9.9) Fraudulent Claims (9.10)	Collateral Warranties and Contractual Terms (7.8) War/Terrorism (7.9)
Pollution (4.5)	Mitigation Costs (3.9) Take Over and Mergers (3.10) Acquisitions (3.11)	Our Rights (9.11) Third Party Rights (9.12) Waiver or Amendment (9.13) Confidentiality (9.14) Data Protection (9.15)	Nuclear (7.10) Trading Debts (7.11) Fraud and Dishonesty (7.12) Associates (7.13) Directors & Officers (7.14) Asbestos (7.15) Insurance & Finance Matters (7.16)

		Document Management (9.16) Indemnity to Employees (9.17) Indemnity Limit (10.1) Excess (10.2)	Surveyors, Inspections and Valuations (7.17) Date Recognition / Computer Viruses (7.18) Products (7.19) Pollution (7.20) Toxic Mould (7.21) Partnership Duties (7.22) Other Insurance (7.23) Estimates and Specifications (7.24) Workmanship and Supervision (7.25) Retroactive Date (7.26)
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Your right to cancel

If this cover does not meet with your requirements, please return all your documents and any certificate to the Broker, Intermediary or Agent who arranged the insurance within 14 days of receipt. We will return any premium and administration fee paid in full.

Termination

If you wish to terminate the contract at any other time, please contact the Broker, Intermediary or Agent who arranged the insurance. Any return of premium will be at the discretion of DUAL Corporate Risks Limited but any administration fee charged for the issuance of a policy will be retained by DUAL in full.

Law and Jurisdiction

The Certificate shall be governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute unless otherwise agreed.

Data Protection Notice

We hold data in accordance with the Data Protection Act of 1998. Data may be passed to other organisations who supply products and services associated with this contract of insurance. We may share information you give us with other organisations and public bodies, including the Police in order to verify information or to prevent and detect fraud.

To make a claim

We intend to provide an excellent service to you, however, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive, please contact either your insurance broker or The Managing Director, DUAL Corporate Risks Limited, 140 Leadenhall Street, London, EC3V 4QT. Please state the nature of your complaint, the certificate and/or claim number.

If after taking this action you are still unhappy with our response please write to Chief Executive Officer, Arch Insurance Company (Europe) Limited, 6th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

Having taken this action, if you feel that your complaint has not been handled satisfactorily, you may seek assistance from The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall London E14 9SR Telephone – 0845 080 1800 Email – enquiries@financial-ombudsman.org.uk Website – www.financial-ombudsman.org.uk
The Financial Ombudsman Service will become involved if you are an eligible complainant as defined by the rules of the Financial Services Authority.

Regulatory Status

This insurance is underwritten by DUAL Corporate Risks Limited on behalf of Arch Insurance Company (Europe) Limited. Both DUAL Corporate Risks Limited and Arch Insurance Company (Europe) Limited are authorised and regulated by the Financial Services Authority. These details may be checked by visiting the Financial Services Authority website at www.fsa.gov.uk/register. Alternatively the Financial Services Authority may be contacted on 0845 606 1234.

DUAL Corporate Risks Limited is a member of the Financial Services Compensation Scheme (FSCS). Compensation under the scheme for insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the cost, without any upper limit.

Arch Insurance Company (Europe) Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if it is unable to meet its liabilities under this insurance. This depends upon the type of business and the circumstances of the claim.

Further Information about the compensation scheme arrangements is available from the FSCS or by visiting the FSCS website at www.fscs.org.uk.

DUAL Corporate Risks Limited, 140 Leadenhall Street, London, EC3V 4QT

Registered in England and Wales 04160680

Authorised and regulated by the Financial Services Authority, Registration No. 312593