

QBE European Operations IT Consultants Professional Combined Quote Schedule

Quote number: 130377042 **Policy wordings reference:** PJPV021123
Period of insurance: From: 00:00 on 18/04/2024 To: 24:00 on 30/06/2025
Quotation Validity: This quotation is valid from 19/03/2024 for a period of sixty days or until 14 days after the transaction effective date whichever occurs first.
Broker: Partners&
Insured: OCM Business Systems Limited t/a OCM Business Systems Limited
Registered Address: 2 Ascot Road
 PERSHORE
 Worcestershire
 WR10 2JJ
 United Kingdom
Business: Computer Services

Section	Status
Professional Liability	Operative
Directors & Officers Liability	Not Operative
Crime	Not Operative
Corporate Legal Liability	Not Operative
Pension Trustees Liability	Not Operative
Cyber Liability	Operative
Contents	Not Operative
Buildings	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers' Liability	Not Operative
Public / Products Liability	Not Operative
Legal Expenses	Operative

Policy Premiums:	
Total (excluding Insurance Premium Tax)	[REDACTED]
Insurance Premium Tax @ 12%	
Total (including Insurance Premium Tax)	

Section Professional Liability	
Limit of indemnity	£ 2,000,000 any one claim
Retroactive date	01/06/1987
Territorial limits	Worldwide excluding USA and Canada unless otherwise stated by endorsement
Jurisdiction	Worldwide excluding USA and Canada unless otherwise stated by endorsement

Section Cyber Liability	
Limit of indemnity	£ 250,000 any one claim and in the aggregate
Retroactive date	01/06/1987

Section Legal Expenses	
Limit of indemnity	£100,000 any one claim

Please refer to the policy wording for sub-section limits

Policy excesses	
Section:	Amount of Excess
Professional Liability	£ 1,000 each and every claim
Cyber Liability	£ 500 each and every claim
Legal Expenses	£ 0 each and every claim

Schedule of Endorsements

Reference:	Endorsement Title	Applicable to Section
FFF097	Definition: Territorial limits - Standalone	Professional Indemnity

FFF097 Definition: Territorial limits - Standalone

General definitions and interpretations

The 'Territorial limits' definition is deleted and replaced with the undernoted:

- a) for **section** - Professional Liability, territorial limit means Worldwide;
- b) for **section** - Legal Expenses, territorial limit means:
 - i) for insured incidents Legal Defence (excluding Statutory notice appeals), and Bodily injury:

the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
 - ii) for all other insured incidents:

the United Kingdom and any other extension agreed with us.

FFF014

Definition - Business Services

General definitions and interpretation

The definition of **Business Services** is hereby deleted and replaced with the following:

Business services means those professional services provided for a client directly relating to refurbishment, data wiping, asset management (reporting), supply and disposal of computer equipment including disc shredding and i-phone repairs.

It is agreed that **we** will not deny indemnity hereunder if **you** should change **your** name and there is no other change that materially alters the risk.