Professions Insurance

Insurance Product Information Document

Company: CFC Europe S.A. **Product: Recruitment, employment & staffing**

Date of last review: October 2023

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the Recruitment, employment & staffing product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Professional Indemnity, Commercial Cyber Liability, Public Liability and Property.

What is insured?

Claims made against you arising out of:

- Negligent acts, errors or omissions in respect of your business activities
- Negligent acts, errors or omissions committed by placed personnel
- Breach of contract
- Cyber liability and privacy liability
- Intellectual property rights infringement
- Defamation
- Dishonesty of your directors, partners or employees
- Loss of documents
- Computer virus and hacking attack
- Pollution and contamination
- Any claim for death, bodily injury, disease or property damage suffered by anyone, including employees, provided that it occurred in the course of your business activities

Your losses as a result of:

- Privacy breach notification costs
- Coverage for data that is lost or damaged as a result of a cyber peril
- Cyber threats and extortion
- Damage to your computer systems
- Property damage and business interruption
- Cyber crime

Additional covers:

- Court attendance costs
- Payment of withheld fees by an aggrieved client if this mitigates a potentially larger claim
- The cost of hiring an external company for the purpose of protecting your reputation or brand as a result of any claim or loss under the policy
- Reimbursement of costs incurred to help reduce or avoid a claim

What is not insured?

- ✕ Claims arising in the course of your Business Activities prior to the Retroactive Date
- ✕ Circumstances or occurrences known, or ought reasonably to have been known, at the start of your policy
- ✕ The payment of any chargeback
- ✕ Patents
- ✕ Unreasonable restriction of our rights of recovery
- ✕ Liquidated damages, service credits and penalty clauses
- ✕ Bodily injury caused by a product
- ✕ Property damage or loss caused by wear and tear, vermin, infestation, dryness, humidity or land erosion
- ✕ Any claim or part thereof that results in you being in a better financial position as a direct result of the wrongful act
- ✕ Uninsurable fines
- ✕ Insolvency of you or of a third party
- ✕ Wilful or dishonest acts of senior executive officers
- ✕ Hazardous devices
- ✕ Asbestos
- ✕ Toxic mould and fungus
- ✕ Nuclear reaction or radiation
- ✕ War and terrorism

Are there any restrictions on cover?

- ! We will not cover the amount of any deductible
- ! Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed as one claim
- ! We will not pay more than the limits of liability specified on your policy schedule

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Are there any restrictions on cover?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement
- You must maintain all your rights of recovery against any third party and make these available to us where possible

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for how to pay.

When does the cover start and end?

Your cover starts on the inception date stated in your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.