

Demands and Needs Statement

Please ensure that you read this and other documentation provided carefully.

Based on the information obtained, your requirements were to provide insurance cover for:

- Indemnity in respect of your legal liability to employees in the event of them being injured during the course of their employment (i.e. employer's liability insurance).
- Indemnity in respect of your legal liability to third parties for bodily injury or property damage arising from your business activities (i.e. public/products liability insurance).
- Indemnity in respect of your legal liability to third parties as a result of a negligent act, error or omission in the professional conduct of the umbrella employee (i.e. professional indemnity insurance).

Please note that we have **not made a recommendation** in relation to your requirements above and you should make a decision based on your particular circumstances and requirements. In respect of this type of insurance cover, we only offer cover from:

- **Hiscox Insurance Company Ltd.**, for Employer's Liability, Public/Products Liability and Professional Indemnity insurance.

Requirements we have not met

In addition to any exclusions, conditions or warranties set out in your policy, we also identified that we were unable to provide you with the following: None

Significant or unusual exclusions and limitations

It is important for you to understand the exclusions and limits that apply to the insurance policy covers. Please read through the accompanying '**Key Facts**' document carefully and contact us immediately if for any reason you are not able to accept or comply with the terms and conditions of the policy, if anything is unsuitable for your requirements or if you require a higher level of cover, so that we can take the necessary action as soon as possible.

Other important information enclosed

Your attention is also drawn to our **Insurance Terms of Business** which sets out the nature and scope of the services we provide, together with certain other information. This document confirms we are an Appointed Representative of Jelf Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority (FCA).

It is important that you read the Policy documents provided carefully to ensure they meet your demands and needs and understand the exclusions and limits that apply. Please let us know immediately if any of the information is incorrect or inappropriate to your requirements, so that we can take necessary action as soon as possible.

Please note that the insurance cover is in force only if your company remains a Nixon Williams customer.