

QBE European Operations Accountants' Professional Combined Schedule

Policy number: 00032765PIC **Policy wordings reference:** PMACC030325

Period of insurance: From: 00:00 on 06/08/2026 To: 24:00 on 05/08/2027

Broker: Marsh Commercial

Insured: Florins Wills & Probate Ltd

Registered Address: 132 Eastgate
Louth
Lincolnshire
LN11 9AA
United Kingdom

Business: Accountancy

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	Not Operative

Policy Premiums:	Annual
Total (excluding Insurance Premium Tax)	£ 4,574.26
Insurance Premium Tax @ 12%	£ 548.91
Total (including Insurance Premium Tax)	£ 5,123.17

Section Professional Liability	
Limit of indemnity	£ 2,500,000 any one claim
Retroactive date	None/Unlimited unless stated otherwise by endorsement.
Territorial limits	Worldwide 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	08/07/2014

Please refer to the policy wording for sub-section limits

Policy excesses

Section:	Amount of Excess	
Professional Liability	£ 500	each and every claim
Cyber Liability	£ 500	each and every claim

Schedule of Endorsements

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 will and trust advice.

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.