



Professional Liabilities Insurance Certificate of Insurance

Name	Positive Psychology Guild	
Certificate Number	GUPP01AM02	
Reason for Issue	Renewal	
Business	Psychology, Life Coaching, If you are carrying out, or have in the past carried out, any activities or therapies not listed, you must notify us immediately so we can extend your cover as necessary.	
Insurer	Markel International Insurance Company Limited and Markel Legal Expenses Insurance in respect of Legal Expenses	
Master Policy Number	RKK746572	
Period of Insurance	From 01/01/2023	To 31/12/2023 Both dates inclusive
Limit of Indemnity	£5,000,000 in any one claim but £5,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution or contamination.	
Endorsements	1) Complaints Advice and Response Extension 2) Disciplinary Proceedings Extension 3C) Run off Liability (Limited Company) Extension 5) Training Extension 8) Bloodstock – Limitation of Liability	

Please see policy for full wording

Professional Liability Insurance includes cover normally provided by:

Public Liability – your liability for death of, or injury to, third parties or the loss of, or damage to, their property;

Professional Indemnity – the risk of being sued for an error in your professional activities;

Product Liability – your liability for injury, loss or damage caused by products supplied, or by errors in products supplied;

Libel & Slander – your liability for allegations that you have libelled or slandered someone else in good faith.



This certificate forms part of and attached to the policy wording. Both Documents must be read together

Therapy / Activity	Additional Endorsements Applicable
Psychology	None
Life Coaching	None

Please refer to the policy wording for the description of any Endorsements.
Non Standard Endorsement(s)

This policy will extend to cover the activity of Positive Psychology.

Legal Expenses

Token code	SmSBmpzz	
Your Sections of cover	The most that We will pay Any One Claim	Excess for Our choice of Representative
Fitness to Practice	£250,000	£0
Interim Order Hearings	£2,500	£0
Pre-hearing Response	£5,000	£0
Criminal Defence	£250,000	£0
Coroner's Inquest	£250,000	£0
Employment Disputes	£250,000	£0
Employment Compensation Awards	£250,000	£0
Property Disputes	£250,000	£0
Tax Protection	£250,000	£0
(Aspect Enquiry)	£250,000	£0
(Current Tax Year Enquiry)	£250,000	£0
Regulatory Compliance	£250,000	£0
Court Attendance Costs	£250,000	£0
Employee Extra Protection	£250,000	£0
Restrictive Covenant	£250,000	£0
Contract Disputes	£250,000	£0
The most that we will pay for all claims in the period of insurance	£1,000,000	
Territorial limits	Employee extra protection, Contract disputes and Criminal defence – EEA All other Sections of Cover : UK	
Minimum sum in dispute	Contract disputes - £200	
Excess Any One Claim if You are able to choose Your own Representative	Contract disputes - £2,000 All other sections (see Instruction and choice of your representative, Counsel and experts for when this applies) - £1,000	
Markel advice/claims line	0333 234 2186	
Retroactive date	The start date of Your initial Policy with Us providing the Section of cover You are claiming under (provided that there has been no break in cover). Claims arising from any incidents prior to this date will not be covered	
Markel Law Hub	You have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to markellaw.co.uk and log in using Your token code which can be found at the top of this Policy schedule.	
Underwritten by	Markel International Insurance Company Limited	