

Schedule and Evidence of Professional Civil Liability Insurance

Name of Policyholder:	Amanda Barrass	
Trading Name:	T/as Kernow Play Therpay	
Customer Reference:	PHCP01357426	
Policy Period: (both days inclusive)	From: 01/01/2026	To: 31/12/2026
Indemnity Limit:	£3,000,000	
Public Liability Limit:	£10,000,000	
Professional Services:	Play Therapy	
Including, where applicable, the provision of:	Supervision and training in these services.	

Howden Insurance Brokers Limited are an authorised Lloyds coverholder and has authority under unique market reference B6012HOWDHC24 to enter into contracts of insurance on behalf of the Lloyd's of London underwriting members of Lloyd's of London syndicates 623 and 2623 which are managed by Beazley Furlonge Limited.

This Policy covers (subject to its terms and conditions) any civil liability arising from the professional services shown. It is, effectively, a combination of Professional Indemnity and Public Liability insurance. The indemnity limit applies to each and every claim.

Claims made basis

The policy is issued on a 'claims made' basis this means that it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise the right to cover under this insurance will be lost.

The cover will respond to a claim against you, or complaint to your professional association only if the policy is in force at the time the claim or complaint is made against you, irrespective of the date when the events giving rise to the claim or complaint are alleged to have occurred. PROVIDED THAT:

1. when you took out the policy you were not aware of any circumstance that may give rise to a claim against you, or complaint to your professional association, subject to the Significant Exclusions below.
2. you tell us immediately (and in any event within 30 days of the expiry of the policy period) if you become aware of any claim against you or any complaint to your professional association, or circumstances that might give rise to a claim against you or any complaint to your professional association, as in both these cases any actual claim or complaint that subsequently arises will be considered as being made in the policy period in which you report it.

It is important that you bear these points in mind before allowing your policy to lapse because once you are aware of circumstance which might lead to a claim against you, or complaint to your professional association it can only be dealt with in the policy period in which you first became aware of it.

In the event that you cease to practise through death, retirement or a career break your clients can still make claims or complaints against you for work that you have previously done. We provide this cover, called run off, free of charge. The period of this cover is in line with the Limitation Act 1980. You must contact us to arrange this cover.

How To Make a Claim

If any incident occurs which could result in a claim, you must notify Beazley as soon as possible by using the contact details below:

Telephone: +44 (0)207 674 7397
Email: claims.europe@beazley.com

Please refer to the Claims Condition section for full details of the claims procedure and conditions.

If you need to make any amendments to your policy or inform us of any changes in your circumstances you can contact us on 01924 241945.

IMPORTANT

The insurance can only respond to a claim if the policy is in force at the time a claim is made against you. Therefore, you must immediately **report the matter** with details of any circumstances that you think may result in a claim being made against you.

Legal Advice Helpline

Howden Health & Care have arranged for You to have access to a legal advice helpline provided by Law Express Ltd. The advice line is free for policyholders to use, completely confidential and designed to provide access to a dedicated team of legal advisers who are on-hand to offer advice on any personal or business legal matter, should the need arise. The helpline is available 24 hours a day 365 days a year for matters relating to the law and practice of the United Kingdom, Channel Islands, Isle of Man and Gibraltar.

Please note, however, for matters in Channel Islands, Isle of Man and Gibraltar the issue will be referred to lawyers in that jurisdiction. Any calls received at a weekend or Bank Holiday, for those jurisdictions, will be referred the next working day.

Advice is available on an extensive range of issues; from starting a business, acquiring a property and entering into a service contract, to dealing with a neighbour dispute or consideration when making a Will so you can be confident that the right advice and support is always available.

To access the service please call 01275 378748. You will be asked to identify yourself and quote your policy reference.

Naturally, the advice available over the telephone can only go so far.

Any complaints regarding the legal advice helpline will be investigated and should be made directly to the Operations Manager, Law Express Ltd, 10 the Sanctuary, Macrae Road, Ham Green, Bristol BS20 0DD. Complaints regarding the legal advice helpline may not be referred to the Financial Ombudsman Service.

To contact the helpline call 01275 378748 quoting your customer reference number.

Please note that the legal helpline should not be used where the issue you wish to discuss pertains to anything which may be covered by your policy – e.g. a complaint made against you, or an issue which may give rise to a complaint against you – informal, formal or to your professional or registering body, or is a claim for compensation or issue which may give rise to a claim for compensation, if this is the case please call Beazley on +44 (0)207 674 7397.