

STEM AMBASSADORS INSURANCES 2011/12

COMBINED LIABILITY INSURANCE STEM AMBASSADORS

Period of Cover: 1 December 2011 – 30 November 2012

Insured through: Chubb Insurance Company Europe SE
Sydney Packett & Sons Ltd

Public Liability

Limit of Indemnity £5,000,000

STEM Ambassadors Public Liability Insurance covers their legal liability for personal injury to third parties or loss of or damage to third party property which arises in connection with STEM Ambassadors commissioned work from the STEM Ambassadors sub-regional contractors.

Employers Liability

Limit of Indemnity £10,000,000 (restricted to £5,000,000 in respect of acts of Terrorism)

Excess £500 excess in respect of third party property damage claims

PROFESSIONAL INDEMNITY STEM AMBASSADORS

Professional Indemnity Insurance covers Legal Liability for damages and claimants costs and expenses in respect of claims arising out of the conduct of the Business made against the insured for:

Breach of Professional Duty
Dishonesty of any Employees or Agent
Libel and Slander
Loss of or damage to documents

Period of Cover: 1 December 2011 – 30 November 2012

Insured through: Chubb Insurance Company of Europe SE
Sydney Packett & Sons Ltd

Limit of Liability £1,000,000 any one claim defence costs in addition

Excess £2,500 each and every claim

PERSONAL ACCIDENT AND TRAVEL INSURANCE STEM AMBASSADORS

Period of Cover: 1 October 2011 – 1 December 2012 (15 months)

Insured through: Chartis Insurance UK Ltd
Sydney Packett & Sons Ltd

Personal Accident and Business Travel

Provides personal cover for STEM Ambassadors against death, accident and/or injury, legal expenses, rescue expenses, assistance, personal liability, baggage and/or personal effects, money, cancellation, travel delay, hijack, kidnap or hostage whilst the STEM Ambassador is travelling to and from and participating in any STEM Ambassador event (known to the STEMNET sub-regional Contract Holder and/or arranged by them), cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work whichever occurs first.

Please note that STEM Ambassadors' cars **will not** be covered by this or any other insurance provided by STEMNET for STEM Ambassadors.