

Oxygen Professional Liability Insurance

Customer ref: 114447394
Person(s) or entity insured: Harding Legal Limited
Address redacted □
Date of issue: 23 March 2026

Evidence of Insurance

Period of Insurance: 23 March 2026 to 22 March 2027

This document is evidence of cover provided under Policy **OXY8797816** underwritten by **Hiscox Underwriting Limited** and confirms that the person(s) or entity named above is covered in accordance with the terms of the Policy for Civil Liability arising from the Business or Professional Activities described below:

Conciliation and mediation

(including, where applicable, coaching, mentoring, training, education, development or supervision in these fields)

Cover applies to civil claims made against you during the period of insurance with the following **Limits of Indemnity**:

Public & Products Liability 10,000,000 each and every occurrence, defence costs in addition (other than for pollution, for products or for business activities in USA/Canada to which a single aggregate policy limit including defence costs applies).

Professional Indemnity and Malpractice 1,500,000 each and every occurrence, defence costs in addition.

Employers Liability Claims: Not covered

Please refer to the Policy for details of other cover that applies and for geographical and other limitations.

Any matters which you become aware of which might lead to a claim or complaint should be reported as soon as possible to Customer Support at Oxygen on **0330 128 9437**.

Commercial assistance & legal advice helpline. This helpline is available **24 hours a day, 7 days a week**. Call the helpline on **0800 840 2269**.

**This is not a Certificate of Employers Liability Insurance which, if cover applies, will be issued separately.*

We have placed the insurance which is the subject of this document after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This document is issued as a matter of information only and confers no right upon you other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This document is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This document may not be reproduced by you or used for any other purpose without our prior written consent.

This document shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.