



**AOIC MEMBERSHIP AND INSURANCE DOCUMENT  
VALID FROM 28TH APRIL 2021 to 28TH APRIL 2022**

This is to confirm that [Helen Hobbs](#) is a member of the

**“Association of Independent Celebrants”**

And as such is covered by the AOIC Public Liability and Professional Indemnity insurances as detailed below under policy number 022251/04/21.

**Public/Products Liability**

Insurer	:	Aviva Insurance Limited
Policy Number	:	022251/04/21
Period of Insurance	:	28 <sup>th</sup> April 2021 to 28 <sup>th</sup> April 2022
Limit of Indemnity	:	£5,000,000 any one occurrence (in the aggregate in respect of Products Liability)
Excess	:	£250 in respect of third-party property damage

**Professional Indemnity**

Insurer	:	Aviva Insurance Limited
Policy Number	:	022251/04/21
Period of Insurance	:	28 <sup>th</sup> April 2021 to 28 <sup>th</sup> April 2022
Limit of Indemnity	:	£1,000,000 any one claim excluding defence costs
Excess	:	£250 each and every claim

Note: Any enquiries should first be directed to the office manager of the Association of Independent Celebrants

Kim Franklin, Office Manager

This document must not be copied or altered in any way. If details are incorrect or require verification, please contact the office manager on 07469 192 644  
[admin@independentcelebrants.com](mailto:admin@independentcelebrants.com)

## **THE NOTIFICATION OF PROFESSIONAL INDEMNITY INSURANCE CLAIMS AND CLAIM CIRCUMSTANCES**

Professional indemnity policies incorporate conditions precedent to liability that impose a duty on the insured firm to notify insurers of – see points 1 & 2. Failure to comply with such a condition could leave you uninsured in the event of a loss.

- 1. A third party's intention to pursue a claim against the firm arising from any professional neglect or for any other loss which may be covered by the Policy.**

But in addition: -

- 2. Any circumstances, which may give, rise to a claim against the firm.**

Problems can arise in complying with 2. above as it may be difficult to decide exactly what constitutes a circumstance which may later result in a claim. The Law Society definition of a "claim" and a "circumstance" as detailed below is useful in assisting an Insured decide what matters may need notifying to their Insurers.

### **'Claim'**

"Claim means a demand for, or an assertion of a right to, civil compensation or civil damages or an intimation of an intention to seek such compensation or damages."

### **'Circumstances'**

"Circumstances mean an incident, occurrence, fact, matter, act or omission which may give rise to a claim in respect of Civil Liability."

When considering whether to notify a circumstance **you should ignore**: -

- Quantum – even matters falling clearly below the policy excess must be notified.
- Spurious nature of any possible claim.
- Your own personal views on liability for the matter.

If a claim has been made against you, please remember that when dealing with the third party or their representatives **you must not**: -

- Make any admissions of liability.
- Make any offers of settlement without the prior agreement of insurers.
- Provide details of the firm's professional indemnity policy, or
- Disclose that insurers have been notified.

There are legal protocols applying to professional negligence claims that impose time constraints and rules on how to deal with a claim. It is most important, therefore, that all claims or circumstances that may give rise to a claim are notified to the administrator, without delay.