



POLICY ENDORSEMENT

Policy No: NID16863957A/B

The Policyholder: Direct Track Solutions Ltd and DTS Digital Ltd

Period of Insurance: From: 5th January 2016
To: 4th January 2017
Both days inclusive local standard time at the address of the **Policyholder**.

Endorsement Reference: 1

CONTRACT CHANGES

It is hereby noted and agreed that with effect from the 27th January 2016 at the address of the Insured the policy is amended to include Professional Indemnity as per the below:

Policy Number: NID16863957C

7 PROFESSIONAL INDEMNITY – OCCURRENCE BASIS

It is agreed that notwithstanding anything contained in Exclusions to Section 2 (5) to the contrary the **Underwriters** will indemnify the **Insured** against all sums which the **Insured** shall become legally liable to pay for damages or compensation and claimants costs and expenses and **Legal Costs** in respect of any claim arising as a direct result of any negligent act error or omission in their conduct of the **Business**

Provided that

- (i) the **Occurrence** is within the **Policy Territory** during the **Period of Insurance**
- (ii) the **Insured** give notice in accordance with Condition (4) during the **Period of Insurance** (or within 30 days in the event of cancellation or non-renewal) of any **Occurrence** which may subsequently give rise to a claim made against the **Insured**
- (iii) the **Underwriters** shall not be liable for
 - (a) any claim arising out of any act of libel or slander
 - (b) the amount of the **Deductible** specified in this Endorsement

- (c) any claim brought about or contributed to by any dishonest fraudulent criminal or malicious act or omission of the Insured or consequent upon any deliberate conscious or intentional disregard by the **Insured** of the need to take all reasonable steps to prevent loss
 - (d) any claim where the event giving rise to such claim occurred outside the **Period of Insurance**
 - (e) any claim arising from any cause or circumstances of which the **Insured** was aware prior to the inception date of this **Policy**
 - (f) any claim for which the **Insured** are entitled to indemnity under any other insurance or which is insured elsewhere within this **Policy**
 - (g) any claim arising out of any neglect error or omission by the Insured to effect or maintain insurance or to provide finance or advice on financial matters
 - (h) any claim arising out of the insolvency of the **Insured** or any loss sustained by shareholders or stockholders of the **Insured** in their capacities as such
 - (i) any claim arising out of any neglect error or omission by the **Insured** in the preparation of estimates of cost
 - (j) any claim in respect of the cost of replacing documents which have been lost mislaid damaged or destroyed
 - (k) any claim in respect of costs in connection with recalling **Products**
 - (l) any claim arising out of injurious falsehood or infringement of patent or copyright
 - (m) any claim arising out of non-delivery or late delivery of **Products** or non-completion of works or operations
 - (iv) Extensions to Section 2 (1) Cross Liabilities shall not apply
 - (v) the liability of the **Underwriters** for all damages compensation claimants costs and expenses and **Legal Costs** shall not exceed GBP 1,000,000 any one **Occurrence** for any one **Period of Insurance**
- Deductible: the first GBP 2,500 of each and every **Claim** and in the aggregate for any one **Period of Insurance**

In respect of the above the following Pro – Rata additional premium is to be charged:

Additional Premium: GBP 471.23 plus 9.5% Insurance Premium Tax.

All other terms and conditions remain unchanged



Date: 10th February 2016

Signed: