



NEWLINE GROUP ADDITIONAL SERVICES



Introduction

We are delighted to announce that Newline Group* is working with Caytons Law LLP to provide current policyholders in Ireland with a contract review service. This service is provided with a view to assisting policyholders to mitigate exposure to professional liability claims and avoid unfavorable or inadequate terms in their contractual documentation. Caytons will also provide other additional services set out below.

About Caytons

Operating out of Dublin, the City of London and Bristol, Caytons provides legal and claims management services to professional practices, construction firms and the insurance industry. Caytons' specialist construction team has vast experience in dealing with claims against architects, contractors, engineers, project managers, surveyors, and valuers. They also have extensive experience in providing advice on contractual documents, including appointments, building contracts, collateral warranties, and novation agreements.

Complimentary Contract Review Service

The Problem

Policyholders often question whether the business contracts they enter into will impact upon the cover afforded to them by their professional indemnity policy and whether there are some means by which they can seek to limit their exposure to professional negligence claims. When these questions arise, a response is typically needed within a short period of time.

The Solution

With this partnership, Newline Group policyholders will have the opportunity to obtain complimentary contract review advice from Caytons in relation to appointment documents, terms of engagement, collateral warranties, design elements of building contracts, novation agreements and other similar documents. Caytons will advise whether such documents have deficiencies that might impinge upon the terms and conditions of the policyholder's professional indemnity policy. Caytons will also provide limited complimentary advice on how policyholders can reduce their exposure to professional indemnity claims by suggesting amendments to such contracts.

Practicalities

Policyholders wishing to take advantage of this contract review service should send any document in question by email to newline@caytonslaw.com. Caytons will acknowledge receipt of the said document. Advice will be provided within 5 working days but can be prioritised, if urgent.

Legal Helpline

The Problem

On occasion, policyholders will encounter situations which might result in, or involve, a potential professional liability claim to be made against them.

The Solution

Early specialist advice can often help reduce a policyholder's exposure in such situations. Therefore, Caytons will provide Newline Group policyholders with complimentary initial legal advice in relation to any matter which might impact on their professional liabilities.

Practicalities

When such a situation arises, policyholders should in the first instance contact either:

Mary Smith

Partner

D: +353 (85) 861 3063

E: smith@caytonslaw.com

John Cayton

Senior Partner

D: +44 (0)20 7398 7628

E: cayton@caytonslaw.com

Alternatively, another Partner will be happy to help.

Policyholders should note that use of the legal helpline does not amount to a notification under the terms of their professional indemnity insurance policy nor does it prejudice the position of Newline Group under the terms and conditions of any Newline insurance policy.

There is not a strict time limit as to how long the legal helpline can be used for, but it is expected to be no more than about 1 hour.

The Concessionary Rate Services

Commercial Advice

The Problem

Sometimes policyholders will require more comprehensive commercial advice regarding contract terms or contract negotiations that extends beyond the complementary advice offered by this partnership. There can be a number of different issues which need to be considered, including the following: Is the contract clear as to the obligations of each party? Are the terms of the contract wording, including any Standard Terms of Engagement, unambiguous and concise? Is the scope of work defined or does it unintentionally expand coverage? Does the contract meet all legal obligations?

The Solution

As a Newline Group policyholder, you will be able to obtain from Caytons bespoke review and advice regarding contract terms or contract negotiations which shall be undertaken at a flat concessionary rate of between EUR 120 and EUR 180 per hour (excluding VAT) depending on the complexity of the matter.

Please note that any bespoke advice does not prejudice the position of Newline Group under the terms and conditions of any Newline policy.

Practicalities

Documents to be reviewed should be sent by email to newline@caytonslaw.com.

The information contained in this document is for general information only and is not intended to constitute advice or modify the terms of any insurance policy. Newline Group is not responsible in any way for any contract review services, advice provided via the legal helpline or any other services provided by Caytons.

* Newline Group includes Newline Underwriting Management Limited (for and on behalf of Lloyd's Insurance Company S.A. and reinsured by Newline Syndicate 1218 at Lloyd's).

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