



INSURANCE

Welcome to high quality, cost effective coverage

The underwriter and the coverage premiums are the same for USA and Canadian customers.

The cover for UK and the Republic of Ireland is different.

The Master Policy Wording for US and Canada is essentially similar in meaning and scope but specifically prepared for each Country.

Originally cover was provided under a Master Policy issued to the ICF. This revised arrangement works under the same type of arrangement. A Master Policy is issued to the Big Life group.

All members of the BigLife group may take advantage of this insurance. How active you are in the Big Life group is down to you. For security reasons the two databases are completely independent.

ICF Members are automatically members of Big Life group, so as an ICF member you automatically qualify. The underwriter is unchanged (and is certain underwriters at Lloyd's of London), the actual Master Policy Wording is substantially the same AND the premiums are more competitive.

This coverage remains claims made and that means the underwriter will deal with a valid claim they are advised of during the policy period that relates to an incident that occurred on or after the retroactive date (your existing retroactive date will be maintained if renewed within 30 days of the expiry date of your expiring coverage)

Here are examples of the new premiums

	Class 1	Class 2	Class 3
YEAR 1	125.00	140.00	165.00
YEAR 2	135.00	155.00	195.00
YEAR 3	155.00	170.00	215.00
YEAR 4+	175.00	195.00	230.00

The premiums shown above are based on business gross revenue up to \$100,000 per year (incomes up to \$350K a year can be covered at an additional premium) and to cover levels of \$1Million per claim /\$1Million in aggregate of all claims

For an additional charge \$2Million per claim/ \$2Million in aggregate or \$1Million per claims and \$3Million in aggregate are also available and are the premium for 1 year of cover. Fees and tax (where applicable) will be added.

For the first 4 years of cover (that is from the retroactive date) the premium rises each year. There is no premium rise after year 4.

You will be issued a single personal ID (for this insurance)

We will hold just one set of records for you. There will be a password provided for future visits

We will collect and use one email address

Please be sure to advise us if you change your email. This is our primary means of communication with you. If it is changed and we are not advised your renewal invitations will not arrive in your inbox)

This is a fully automated site .. This is how it works

No need to telephone anyone, quote and buy available 24/7

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- Or: Retrieve your password if you have forgotten or mislaid it
- Or: Log in using your email and password
- From there you may obtain a quote. Your quotes are only shown on screen. We do not email them
- If you like the quote you may progress from there direct to buy
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