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Named Policies, Not General Cover

Contracts often name the exact policies you must hold.

- **Tech PI, Cyber, and General Liability are commonly named**
- **General cover may not satisfy a named requirement**
- **Check each policy against the contract wording**

If the contract names it, you need that policy.

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Limits Written Into the Contract

Many contracts set a minimum amount you must carry.

- **Minimum limits can apply per policy or per claim**
- **Required limits can be higher than your current cover**
- **Shortfalls often surface only when a claim is made**

A limit that falls short can breach the contract.

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Your Client Wants Protection Too

Some clients ask to be named on your policy.

The client is named as an additional insured

Protection can extend to claims linked to their work

The insurer must agree to the endorsement

Confirm the endorsement before you sign.

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Proof on Request, Notice on Change

Clients often want evidence of your cover and early warning of changes.

- **Certificates of Insurance on request**
- **Updated Certificates at every renewal**
- **Notice to the client if cover is cancelled or changed**

Proof only helps if it is current.

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Check the Contract Before You Sign

Continuum reviews the insurance clauses in your contracts against your current cover.



The contract sets the requirement. Your policy decides whether you actually meet it.

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