

Cover limited to rectification and re-performing

Insuring clauses 1 (Civil liability) and 2 (Ombudsman awards) shall not apply but shall be replaced by the following:

1 Civil liability

for any amount up to the **Limit of Liability** in respect of **Loss** and **Defence costs and expenses** arising from a claim for any civil liability first made against **You** during the **Period of Insurance** and arising from the ordinary conduct of **Your Professional Business** but only in respect of the direct costs incurred by the claimant of:

- a) repairing or replacing anything designed or specified by **You**
- b) re-performing or completing services provided or contracted to have been provided by **You**.