

Cover limited to rectification and re-performing

Insuring Clauses 3 (Pollution), 4 (Asbestos) and 5 (Ombudsman awards) shall not apply.

Insuring Clause 1 (Civil liability) shall not apply but shall be replaced by the following:

1 **Civil liability**

up to the **Limit of Liability** (save where the limit of cover for any particular section is otherwise expressly provided for in this **Certificate**) for any civil liability for **Loss** and **Defence costs and expenses** in respect of any **Claim** first made against **You** during the **Period of Insurance** (including **Your** liability for claimants' costs and disbursements) arising out of 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** and
- b) re-performing or completing services provided or contracted to have been provided by **You**.