Insuring Clauses 3 (Pollution) and 7 (Defence of criminal proceedings) shall not apply.

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

1 Indemnity

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 liability incurred in the ordinary conduct of **Your Professional Business** and arising from any **Claim** first made against **You** during the **Period of Insurance** for damages:

- 1.1 for breach of **Professional Duty** including any duty to warn;
- 1.2 for **Defence costs and expenses**

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**.