

This Insurance Product Information Document is only a summary of our standard commercial combined insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

What is this type of insurance?

This liability insurance policy provides cover against liability for injury to third parties and third party property damage, and liability for injury to your employees. Your policy schedule will provide specific details on the sections of cover you have opted to insure.



What is insured?

The amount of liability cover you have opted to insure for will be shown on your schedule

Public Liability

- ✓ Legal liability for damages in respect of accidental bodily injury to any person
- ✓ Legal liability for damages in respect of accidental damage to property
- ✓ Legal liability for damages in respect of accidental obstruction, trespass, nuisance or interference
- ✓ Legal liability for damages in respect of wrongful arrest, wrongful detention and false imprisonment
- ✓ Amounts which you become legally liable to pay for defence of any claim under the general data protection regulation
- ✓ Amounts which you become legally liable to pay for defence of any claim under the 2. defective premises act 1972
- ✓ Amounts which you become legally liable to pay for defence of any claim under the general data protection regulation
- ✓ Amounts which you become legally liable to pay for defence of any claim under the food safety act 1990
- ✓ In respect of pollution or contamination occurring within the territorial limits caused by a sudden identifiable, unintended and unexpected event

Employers Liability

- ✓ We will pay all amounts which you become legally liable to pay as damages and costs and expenses for bodily injury to any employee
- ✓ Indemnity to other people (including principals)
- ✓ Amounts which you become legally liable to pay for defence of any claim under the health and safety at work act 1974
- ✓ Court attendance expenses
- ✓ Cross liabilities, if more than one party is named in the schedule as the policyholder, we will deal with any claim as though a separate policy had been issued to each of them



What is not insured?

- ✗ War
- ✗ Radioactive and other contamination
- ✗ Communicable disease
- ✗ Indemnity against liability caused by or arising from the ownership or possession or use by you of any: aircraft, aerospace device, hovercraft or watercraft mechanically propelled vehicle; for which compulsory insurance or security is required under any legislation governing the use of the vehicle
- ✗ Indemnity against liability in respect of property belonging to Youclaims for bodily injury caused by or arising from abuse or threat, any form of cruelty, exploitation, molestation, intimate or inappropriate contact or inappropriate behaviour of a sexual nature
- ✗ Indemnity against liability directly or indirectly from asbestos
- ✗ Indemnity against liability directly or indirectly from any error or omission in the provision of professional services



Are there any restrictions on cover?

- ! The maximum amount payable for liability under the health and safety at work act is £500,000
- ! The maximum amount payable for liability under the general data protection regulations is £500,000
- ! The maximum amount payable for liability under the food safety act is £500,000
- ! The maximum amount payable for wrongful arrest is £25,000
- ! Activities of the business and cover for employee is not in effect for offshore activities
- ! The maximum amount payable for court attendance is £250 per day



Where am I covered?

- ✓ This policy covers the activities of your business in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- ✓ This policy covers your employees in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands



What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Notify us immediately if someone makes a claim against you



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)

If you cancel before the cover starts we'll refund the premium you've paid

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered

After the first 14 days of your policy you must give 14 days' notice, if you have made a claim there will be no refund due.