

## Liability Insurance Insurance Product Information Document

This insurance is underwritten by Catlin Underwriting Agencies in respect of Syndicate 2003 and administered by Chapman and Stacey”

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is an Liability insurance policy and is intended to provide property and liability cover for businesses and commercial enterprises.

#### What is Insured?

##### Public and Products Liability –

- ✓ Legal liability arising in connection with your business including Products Liability

##### Employers Liability (where selected) –

- Legal liability to Employees. Limited to £10,000,000

#### What is not Insured?

- ✗ Liability arising from the use of any road vehicle.
  - ✗ Liability arising from advice or design provided in connection with your business.
  - ✗ Liability arising from gradual pollution or contamination.
  - ✗ Fines or penalties.
- 
- ✗ Policy Excess as detailed in your schedule applicable to property damage and money sections

!

!



### **Where am I covered?**

- ✓ The cover provided by this insurance applies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, except as specifically set out in the policy.



### **What are my obligations?**

- You must comply with the terms and conditions of the policy.
- You must take all reasonable precautions to prevent accident, loss, liability or bodily injury
- You must maintain your buildings, machinery, equipment and furnishings in a good state of repair and exercise reasonable care in seeing that all statutory and other obligations and regulations are observed and complied with.
- You must exercise care in the selection and supervision of employees.
- You must advise us if there is any alteration in the risk; if your buildings undergo major structural alteration or repair; if there is a material change in your business activity; or if an administrator, liquidator or receiver is appointed.
- You must pay the premium.
- When an incident occurs that may result in a claim, you must tell us as soon as you become aware, take all practicable steps to minimise the claim and immediately inform the police if the damage is caused by thieves, vandals or malicious persons. You should not make any admission of fault or agree to make any payment.



### **When and how do I pay?**

For full details of when and how to pay, you should contact your insurance advisor.



### **When does the cover start and end?**

The cover will start on the date you select, and any subsequent anniversary dates if renewed, and will remain in force for a period stated in the schedule



### **How do I cancel the contract?**

You can cancel this insurance at any time by contacting your insurance advisor. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of a proportionate part of your premium unless part of your policy has been arranged on a 'minimum and deposit' basis in which case no refund is due in respect of the premium for that section.