

# LIABILITY INSURANCE

## keyfacts

This document provides a summary of the cover provided, but does not contain the full terms and conditions of the insurance, which can be found in the policy document a copy of which is available on request. Where a policy is arranged you should refer to your policy document, policy schedule (which indicates operative sections) and any endorsements that apply for full details of the cover in force.

### Liability Insurance is underwritten by Groupama Insurance Company Limited

Type of Insurance      Liability Insurance  
 Period of Cover        12 Months

## EMPLOYERS LIABILITY

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Sections of the Policy that contain further details
<p>Covers Legal Liability for bodily injury including death illness and disease sustained by an Employee arising out of and in the course of his/her employment or engagement by the Insured in the Business</p> <p>Cover is restricted to Great Britain, Northern Ireland, the Channel Islands And the Isle of Man and elsewhere in the world in connection with non-manual visits by Employees</p> <p>Legal Costs and Solicitors Fees</p> <p>Limit of Liability: £10,000,000 any one occurrence</p>	<ul style="list-style-type: none"> <li>Offshore Installations including travel to and from the mainland or between installations</li> <li>Motor vehicles</li> </ul>	<p>Refer to the Exclusions listed on pages 2 through to 8 the Policy Booklet</p> <p>Refer to page 7 of the Policy Booklet</p> <p>Refer to Page 7 of the Policy Booklet</p>

## PUBLIC LIABILITY

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Sections of the Policy that Contain further details
<p>Covers Legal Liability for bodily injury or death to any person and damage to third party property during the Period of Insurance in connection with the Business</p> <p>Cover is restricted to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and elsewhere in the world in connection with non-manual visits by Employees</p> <p>Limit of Liability: £1,000,000 with an option to increase to £2,000,000 or £5,000,000 for most trades subject to an additional premium</p> <p>Legal Costs and Solicitors Fees</p> <p>Property Damage Excess:</p>	<ul style="list-style-type: none"> <li>Offshore Installations including travel to and from the mainland or between installations</li> <li>Contractual Liability</li> <li>Libel and Slander</li> <li>The ownership possession or use of wild animals firearms mechanically propelled vehicles aircraft or watercraft and the ownership or occupation of land or buildings unless otherwise stated in your policy schedule</li> <li>Damage to property in the policyholders custody or control</li> </ul> <ul style="list-style-type: none"> <li>£250 for risks domiciled in Great Britain, excluding Northern Ireland</li> <li>£500 for risks domiciled in Northern Ireland</li> </ul>	<p>Refer to pages 8 to 11 of the Policy Booklet</p> <p>Refer to page 8 of the Policy Booklet</p> <p>Refer to your policy schedule for details of the excess which applies to your insurance policy</p>

## PRODUCTS LIABILITY

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Sections of the Policy that Contain further details
<p>Covers Legal Liability for bodily injury and death to any person and damage to third party property happening anywhere in the world during the Period of Insurance and caused by the products sold supplied repaired altered treated installed serviced tested processed or delivered from or in Great Britain or Northern Ireland, the Channel Islands or the Isle of Man in connection with the Business</p> <p>Legal Costs and Solicitors Fees</p> <p>Consumer Protection Act 1987 – Defence Costs</p> <p>Property Damage Excess:</p>	<ul style="list-style-type: none"> <li>• Products supplied to the USA and Canada</li> <li>• Offshore Installations including travel to and from the mainland or between installations</li> <li>• Contractual Liability</li> <li>• Libel and Slander</li> <li>• Recall repairing reconditioning replacing or testing of any product</li> <li>• The ownership possession or use of wild animals firearms mechanically propelled vehicles aircraft or watercraft and the ownership or occupation of land or buildings unless otherwise stated in your policy schedule</li> </ul> <ul style="list-style-type: none"> <li>• Payment of fines and penalties</li> <li>• Deliberate acts and omissions</li> <li>• Injury to Employees</li> <li>• Damage to Property in the custody or control of the Insured</li> <li>• Libel or slander</li> <li>• Infringement of copyright</li> </ul> <ul style="list-style-type: none"> <li>• £250 for risks domiciled in Great Britain excluding Northern Ireland</li> <li>• £500 for risks domiciled in Northern Ireland</li> </ul>	<p>Refer to pages 12 to 14 of the Policy Booklet</p> <p>Refer to page 12 of the Policy Booklet</p> <p>Refer to your policy schedule for details of the excess which applies to your insurance policy</p>

## EXTENSIONS APPLICABLE TO THE WHOLE POLICY

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Sections of the Policy that Contain further details
<p>Indemnity to Other Persons</p> <p>Health and Safety Defence Costs</p> <p>Compensation for Court Attendance Costs</p>	<ul style="list-style-type: none"> <li>• Payment of fines or penalties</li> <li>• Limited to £250 per day for Directors and Partners and £100 per day for Employees</li> </ul>	<p>Refer to page 14 of the Policy Booklet</p>

## GENERAL EXCEPTIONS - APPLICABLE TO THE WHOLE POLICY

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Sections of the Policy that Contain further details
<p>General Exceptions applicable to the whole policy</p>	<ul style="list-style-type: none"> <li>• Manual work and / or leisure activities in North America</li> <li>• Professional Indemnity</li> <li>• Hazardous Locations: The policy does not provide cover in respect of any claim arising in connection with work on or in: <ul style="list-style-type: none"> <li>(a) docks harbours or railways</li> <li>(b) watercraft or offshore gas or oil installations</li> <li>(c) chemical or petro chemical works, oil or gas refineries or storage facilities</li> <li>(d) aircraft, airports or airfields</li> <li>(e) power stations</li> <li>(f) nuclear power stations</li> <li>(g) any installation where nuclear processing is undertaken</li> <li>(h) towers steeples chimney shafts blast furnaces viaducts bridges flyovers dams motorways quarries mines or collieries</li> </ul> </li> <li>• Terrorism</li> <li>• Asbestos</li> <li>• Pollution</li> </ul>	<p>Refer to General Exceptions Pages 2 to 4 of the Policy Booklet</p>

Any loss destruction damage bodily injury or proceedings must be notified as soon as reasonably possible to Ingham & Co (Liabilities Ltd) at either:

Premier House, College Road, Ripon, North Yorkshire, HG4 2BP      Tel: 01765 607055

Pearl Assurance House, 15/17 Waterloo Road, Wolverhampton, WV1 4DJ      Tel: 01902 714000

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either Ingham & Co (Liabilities) Ltd on 01765 607055 or 01902 714000 or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at [customer.service@groupama.co.uk](mailto:customer.service@groupama.co.uk), or via [www.groupama.co.uk](http://www.groupama.co.uk).

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.