

EMPLOYERS LIABILITY SECTION

Summary of Cover

Insurance protection in respect of your legal liability for injury to your employees

Cover Summary

This document is a summary of the insurance provided by the Employers Liability Section of our Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy Document. This summary is provided for you for information purposes and does not form part of your insurance contract.

This document should be read in conjunction with the Commercial Combined - General Conditions Summary of Cover.

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Legal Liability in respect of injury to an employee arising out of employment and associated costs	£10m any one event	
Cover applicable anywhere within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man other than offshore and also anywhere in the world for temporary business visits for those normally resident in the UK	✓	
Indemnity to Principal	✓	
Cover for legal costs incurred in respect of the Health and Safety at Work etc Act 1974	✓	
Compensation for required court attendance	£50 per day per employee £100 per day per director/partner	
Compensation for unsatisfied court judgements	✓	

Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions or Limitations

Liability for which compulsory motor insurance is required

Excesses

Section Excesses

An excess does not apply to this section

Nil