

PUBLIC AND PRODUCT LIABILITY SECTION

Summary of Cover

Insurance against your Legal Liability for injury to third parties or damage to their property

Cover Summary

This document is a summary of the insurance provided by the Public and Product 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
Public Liability – Legal Liability (and associated costs) for accidental injury, damage to material property, nuisance or wrongful arrest	£1m any one event	Please contact us for higher limits
Product liability – Legal Liability (and associated costs) in respect of injury to any person or loss of or damage to material property caused by any products supplied	£1m any one period of insurance	Please contact us for higher limits
Cover for legal costs under the Health and Safety at Work etc Act 1974 or similar safety legislation and Part II of the Consumer Protection Act 1987	✓	
Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally elsewhere in the world (other than offshore) in respect of temporary business visits by persons normally resident in Great Britain	✓	
Cover for pollution which is sudden, identifiable and unintended	✓	
Compensation for required Court Attendance	£50 per day per employee £100 per day per director/ partner	
Cover for leased or rented premises where there is not a responsibility to effect insurance for fire and other perils	✓	

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Legal Liability arising out of Section 3 of the Defective Premises Act 1972	✓	
Contingent motor liability in respect of vehicles used in connection with the business not owned or provided by the Insured	✓	
Indemnity to Principal	✓	
Personal Liability whilst abroad on business	✓	

Significant or Unusual Exclusions and Limitations
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Liability arising from work on aircraft/watercraft or at airports in areas with aircraft access
Liability for which compulsory motor insurance is required
Injury or damage to property caused by products supplied whilst in Your custody or control
Products knowingly exported into USA and Canada
Products which You know will be supplied for use in or on aircraft
Damage to property in Your custody and control
Costs of remedying defects in products supplied
Liability assumed under agreement
Fines and penalties imposed
Use of heat condition applies

Excesses	
Section Excesses	
Damage to Third Party Property	£500