

# PUBLIC LIABILITY - BUILDING AND ALLIED TRADES SECTION

## Summary of Cover

**Insurance against your legal liability for injury to third parties or damage to their property. Suitable for those involved in building and allied trades**

### Cover Summary

This document is a summary of the insurance provided by the Public Liability – Building and Allied Trades 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 |
| Cover applies anywhere within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man other than offshore and also in respect of member countries of the European Community in respect of temporary business visits by anyone normally resident in Great Britain | ✓   |                                     |
| Cover for anywhere in the world for business journeys that do not involve manual labour  | ✓   |                                     |
| Cover for legal costs under the Health and Safety at Work etc Act 1974 or similar safety legislation   | ✓   |                                     |
| Cover for pollution which is sudden, identifiable and unintended   | ✓   |                                     |
| Compensation for required Court Attendance   | £50 per day per employee<br>£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  | ✓   |                                     |
| Legal Liability arising out of Section 3 of the Defective Premises Act 1972  | ✓   |                                     |



### Features and Benefits

| Cover Offered   | Standard Cover | Optional Cover |
|---|----------------|----------------|
| 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

| Significant or Unusual Exclusions and Limitations   |
|---|
| Liability arising from work on aircraft/watercraft or at airports in areas with aircraft access |
| Injury to Employees   |
| Liability for which compulsory motor insurance is required                                      |
| Damage to property in Your custody and control  |
| Costs of rectifying defects in work undertaken  |
| Liability assumed under agreement   |
| Fines and penalties imposed   |
| Use of heat condition applies   |

### Excesses

| Section Excesses            |      |
|-----------------------------|------|
| Third Party Property Damage | £500 |



**AXA Insurance UK plc**

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