



LIABILITY INSURANCE

Policy Summary

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This is an annually renewable Liability Insurance underwritten by Royal & Sun Alliance Insurance plc, available only in conjunction with your Professional Indemnity Policy. It may be renewed each year subject to your needs and our terms and conditions.

You can select the cover that suits your needs from the following optional sections within the Liability Policy:

- Employers' Liability.
- Public and Products Liability.

Full details of what you have chosen will be shown in your Quotation letter and Policy Schedule.

The information in the following tables gives a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document, a copy of which is available on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Claims
- Law applicable to the policy
- Complaints
- Compensation
- Renewal and cancellation

Table I Standard Cover Features and Benefits and Significant Exclusions or Limitations

The following will automatically be included in your policy according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations
<p>Employers' Liability Insurance Provides protection against your legal liability for damages and legal costs arising from injury to any person employed by you in the course of their employment in your business.</p>	
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'. • Employees temporarily working overseas. 	<ul style="list-style-type: none"> • Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism). Higher indemnity limits may be available in some circumstances on request. • The policy will usually include the claimant's costs and expenses within the Limit of Indemnity. • Indemnity does not apply for: <ul style="list-style-type: none"> – nuclear risks, where liability is that of any principal or accepted under contract. – injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union. • Offshore risks.

Table 1 Standard Cover Features and Benefits and Significant Exclusions or Limitations (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Public and Products Liability Insurance Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.</p>	
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Public Liability: Accidental injury to members of the public, or accidental damage to their property. • Products Liability: Accidental injury or accidental damage to property resulting from products supplied. • Wrongful arrest or false imprisonment of a member of the public. • Contingent motor liability. 	<p>The minimum Limit of Indemnity provided for Public Liability will usually be £1,000,000 for any one event. Higher limits may be provided on request.</p> <ul style="list-style-type: none"> • The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one Period of Insurance. Higher limits may be provided on request. • The policy will usually include the claimant's costs and expenses, in addition to the Limit of Indemnity. • Excludes legal liability: <ul style="list-style-type: none"> – arising from risks that require more specific insurance e.g. Motor; Marine etc. – arising in connection with advice, design or specification provided for a fee. – for injury to employees. – arising from loss of, or damage to, property in your custody or control. – caused by pollution, unless sudden and unintended and will usually be a Limit of Indemnity for any one Period of Insurance. – arising from contractual liability for products. – fines and penalties. – defective products and work and the repair, replacement or recall of such products or work. – nuclear risks. – war risks. – fear of contracting asbestos related diseases. – pre-claim asbestos clean up costs. • Other specific events may be excluded by endorsement, or cover may need to be individually assessed.

Table 2 General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions and Exclusions

- The Proposal or the Statement of Fact and any information supplied by you forms the basis of and is incorporated in the Policy.
- Employers' Liability cover for any work undertaken Offshore is excluded. Offshore shall mean 'embarkation on to a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance on to land upon return from such offshore rig or platform.'
- You must, at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, works plant machinery and vehicles in reasonable condition.

Insured's Contribution and Limits

- Your policy may be subject to an Insured's Contribution, which is the amount you must pay in the event of each and every claim. Certain claims limits may also apply. These will both be shown in your Policy Schedule.

OTHER IMPORTANT INFORMATION

Claims

Should you wish to make a claim under your policy please call our claims helpline on 0141 285 8259 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which your business is based. Full details will be provided in your policy documentation.

Complaints

At Insurance2day Insurance Services Limited we pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, we seek to take action to prevent recurrence of a problem.

Insurance2day Insurance Services Limited define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by us.

If you have a complaint, please contact us:
Insurance2day Insurance Services Limited
Turner House
1A Queen Street
Stourbridge
West Midlands
DY8 1TP

Telephone: 01384 442 165

Email: sr@insurance2day.co.uk

Step One

Please note any enquiry or concern about this Policy should be addressed in the first instance to Insurance2day Insurance Services Limited who will aim to resolve your concerns by close of next business day

Step Two

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to RSA's Customer Relations Team who will arrange for an investigation on behalf of their Chief Executive. Their contact details are as follows:

Post: RSA
Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

OTHER IMPORTANT INFORMATION continued

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0800 0234567 (for landline users)
0300 1239123 (for mobile users)

Email:
complaint.info@financial-ombudsman.org.uk

Website:
www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim.

Further information about the compensation scheme can be obtained from the FSCS.

Renewal and cancellation

Shortly before each policy anniversary, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

If you pay by direct debit, we will renew the policy and continue to collect payments unless you tell us, before the renewal date, that you wish to cancel the policy. If you pay by any other method, you must submit a further payment if you wish to renew the policy.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex RH12 1XL.
Authorised and regulated by the Financial Services Authority.