

Employers' Liability Insurance

Summary of cover

What is a summary of cover?

It is an outline of key cover benefits and limitations. For the full cover terms and conditions, please refer to the policy wording which will prevail in the event of a claim or dispute.

Who underwrites this insurance?

This insurance is arranged and administered by Suited and underwritten by the Insurer, Admiral Business, a trading name of Able Insurance Services Limited, on behalf of Admiral Insurance (Gibraltar) Limited.

What is insured - significant features and benefits

This cover will respond if you are accused of:

- ✓ **Causing accidental bodily injury** to an employed person during the course of work
- ✓ **Causing accidental property damage to employees' and visitors' vehicles and property** in your custody and control

The cover will also provide:

- ✓ **Legal costs if facing a prosecution for breach of Health and Safety** rules & regulations in respect of a bodily injury.
- ✓ **Payment** of any outstanding amounts to an employee **for unsatisfied court awards**
- ✓ **Bodily injury to working partners.**
- ✓ **Manslaughter, corporate manslaughter, corporate homicide** (covers legal costs and expenses)
- ✓ **£300 a day for you or your employee court attendance** in connection with a claim against you covered under this policy.

What is not insured - significant or unusual exclusions or limitations

This cover will not respond to claims in relation to:

- ✗ Bodily injury suffered by an employee whilst entering or getting onto, or alighting from a vehicle for which insurance or security is required under any law relating to the compulsory insurance of motor vehicles, or where you are entitled to cover under any other insurance.
- ✗ Bodily injury suffered offshore
- ✗ Fines and penalties:
 - costs of appeal against any improvement or prohibition notices;
 - fees for Intervention payable under the Health And Safety Fees (Regulations) 2012;
 - compensation ordered or awarded by a court of criminal jurisdiction; or
 - liquidated, punitive, aggravated, exemplary or multiplied damages awarded by any court outside the policy territorial limits.

For the full cover exclusions or limitations, refer to the policy wording.

What are the cover limits and excess?

For the maximum amounts payable, refer to your schedule and the policy wording. The excess is £0.

Where am I covered?

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including travel between any of these unless it is agreed otherwise and specified in the Schedule.

What are my obligations?

The information you provide to us about yourself and your business circumstances must be complete and accurate. This obligation applies at all times - before applying for cover and throughout its life. You must notify the insurer as soon as possible, and no later than 14 days after becoming aware of any threat, incident or occurrence that might lead to a claim. Do not admit liability or make any settlement offer regarding a claim without prior consent from the insurer.

Failure to comply with the obligations above may invalidate your policy or a claim.

When does the cover start and end?

Your cover will start on the date you select and will continue each month until it is cancelled.

How do I cancel the contract?

Cancel anytime in your Suited customer portal or contact Suited.

When and how do I pay?

The premium will be collected from your payment card each month.

How do I notify a claim?

Refer to the policy wording for details.

How do I make a complaint?

If you want to make a complaint about this insurance, refer to the policy wording for details.