

# Public & Products 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 bodily injury or property damage** to property belonging to others.
- ✓ **Causing accidental bodily injury, loss or damage to material property** arising from a sudden, identifiable, unintended, and unexpected incident of pollution or contamination; the use of any vehicle, trailer, or plant where compulsory insurance is not required; obstruction; trespass or nuisance; interference with any right of way, air or light, or wrongful arrest, detention, imprisonment, or conviction.
- ✓ **Causing accidental property damage to employees' and visitors' vehicles and property** in your custody and control

The cover will also provide:

- ✓ **Indemnity to Principal** - The benefits provided by this insurance extend to include any principal who you are completing a contract for, to the extent required by the contract conditions.
- ✓ **Up to £250 per day/up to £5,000 in total** any one claim in respect of **Court Attendance Cost**
- ✓ **Breach of statutory duty under health and safety legislation** (covers legal costs and expenses)
- ✓ **Manslaughter, corporate manslaughter, corporate homicide** (covers legal costs and expenses)
- ✓ **Damage to premises** that You temporarily occupy, lease, rent, or hire in connection with Your Business.

## What is not insured - significant or unusual exclusions or limitations

This cover will not respond to claims in relation to:

- ✗ Damage to premises caused by any risk that Your lease or tenancy agreement says You must insure.
- ✗ The erection or repair of buildings or structures more than 20 metres in height; or Excavation work more than 3 metres in depth, unless disclosed to and accepted by Us before the start of the Policy.
- ✗ Construction work, building work, property or ground maintenance/repair or facilities maintenance/repair at, or in relation to: Power stations or nuclear establishments; Oil, gas or chemical refineries, bulk storage facilities or production premises; Aircraft; Watercraft; Railways or airports; Underground or underwater locations, piling work or water diversion; Towers, steeples, chimneys, shafts, blast furnaces, viaducts, bridges, docks, tunnels, dams or reservoirs; Hospitals and other medical facilities; Quarries; The pharmaceutical industry; Laboratories.
- ✗ Dishonest, deliberate or malicious acts by you or any employee
- ✗ Express warranty, indemnity or guarantee given or agreed by you
- ✗ The ownership, possession, maintenance or use by you or on your behalf of any aircraft, airborne device or hovercraft; watercraft exceeding 8 metres in length; motor vehicle, trailer or plant compulsory insurance or security required under any legislation that governs the use of the vehicle.
- ✗ Designs, plans, specifications, formulae, directions or advice prepared or given by you
- ✗ Cyber liability, transmission of a computer virus, hacking, or electronic risks
- ✗ Contractual liability unless liability would have arisen in the absence of the contract.
- ✗ Use of any heat or grinding equipment unless disclosed to and accepted by us.
- ✗ Confiscation
- ✗ Your liabilities as an employer.
- ✗ Asbestos and pollution
- ✗ Defective premises
- ✗ Offshore work
- ✗ Excluded products or products supplied outside of specified regions as listed by the policy wording; damaged products; or product recall costs.

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

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### **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.

### **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 or make a complaint?**

Refer to the policy wording for details on how to make a claim under this insurance and how to make a complaint about this insurance.